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K13
vol. 65

Sixty-fifth Annual Report

**KANSAS
SAVINGS AND LOAN
ASSOCIATIONS**

December 31, 1963



**Published by
SAVINGS AND LOAN DEPARTMENT
Topeka • Kansas**

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TO THE GOVERNOR OF KANSAS

THE SIXTY-FIFTH ANNUAL REPORT
OF
KANSAS SAVINGS AND LOAN
ASSOCIATIONS

AT THE CLOSE OF BUSINESS
DECEMBER 31, 1963

PUBLISHED BY THE
SAVINGS AND LOAN DEPARTMENT

State of Kansas

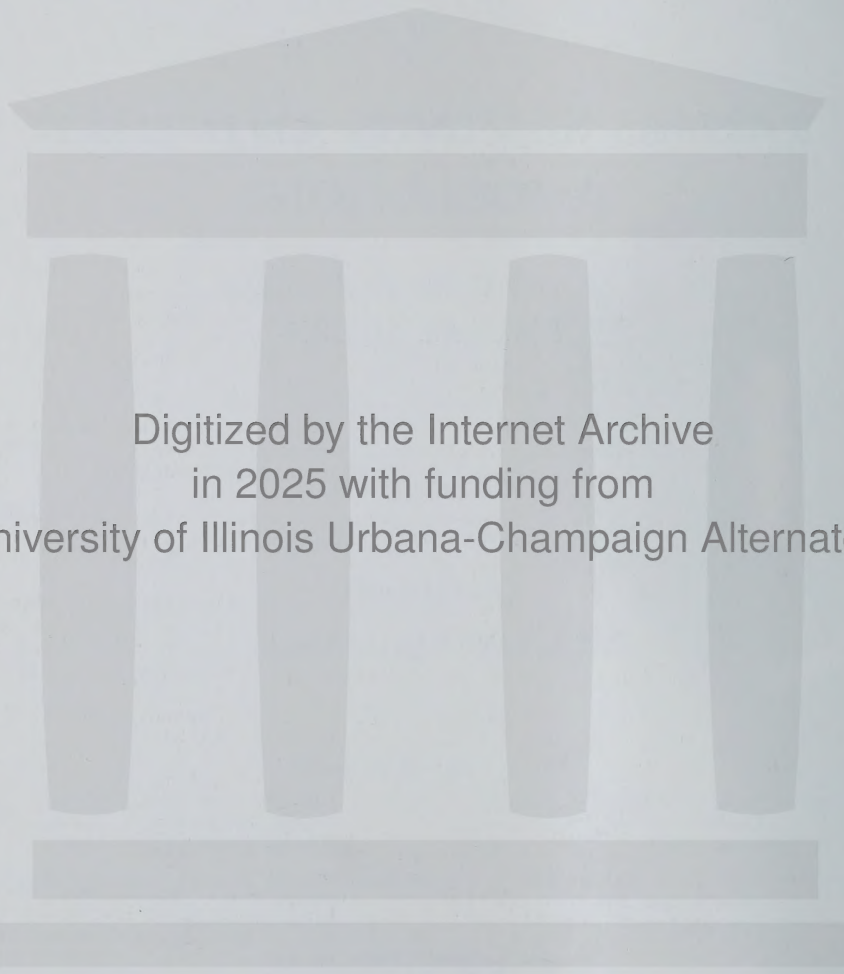
W. L. HAMILTON, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: PAUL HILL, <i>Exec. Vice President</i> Lyons Savings and Loan Assn. Lyons, Kansas	Member: GEO. W. GREENWOOD, <i>President</i> Topeka Savings Assn. Topeka, Kansas
Secretary: ROBT. N. ALLEN, <i>President</i> Home Savings Association Chanute, Kansas	Member: BILL D. STRANGE, <i>Exec. Vice President</i> Peoples B & L Assn. Marysville, Kansas
Member: LAWRENCE REED, <i>Secretary</i> Golden Belt S & L Assn. Ellis, Kansas	

STAFF

MRS. RUTH E. STARR, <i>Secretary</i>	HARLAN YOUNG, <i>Examiner</i>
CHARLES I. HUMMERT, <i>Examiner</i>	KARL T. SWANSON, <i>Examiner</i>
DARRELL E. SIECGRIST, <i>Examiner</i>	



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332,3
K13
vol. 65

STATE OF KANSAS



Savings and Loan Department

Room 509-N State Office Building
Telephone Central 5-0011—Extension 698

TOPEKA

W. L. HAMILTON, Commissioner

RUTH E. STARR, Secretary

April 27, 1964

The Honorable John Anderson, Jr.
Governor of Kansas
Topeka, Kansas

Dear Governor:

I am happy to submit herewith the Sixty-Fifth annual report of the Savings and Loan Commissioner, showing the financial condition and the operating figures for the year ending December 31, 1963, of the Savings and Loan Associations chartered to do business by the State of Kansas.

There are 74 associations holding charters from the State, of which 62 have their accounts insured by the Federal Savings and Loan Insurance Corporation.

Kansas associations had assets as of December 31, 1963 of \$534,357,232, an increase for the year of 14%. Savings increased to \$453,479,470, an increase of 15%.

The net worth of these associations, composed of permanent capital, surplus, reserves and undivided profits, amounted to \$35,341,614. This equals 6.6% of total assets and 7.25% of savings share accounts and creditor liabilities.

During the year 1963 the associations paid dividends to savers in the amount of \$17,476,839.

The above figures indicate the general soundness of their financial structure, and the contribution which they are making to the promotion of thrift and home ownership, and to the general economy of Kansas.

The Commissioner wishes to acknowledge the substantial assistance of the members of the Savings and Loan Board and the loyal staff in the administration of this Department.

It is a pleasure to serve you and the people of Kansas as Savings and Loan Commissioner.

Respectfully submitted,

W. L. Hamilton
Commissioner

See 64 div. off, vol. 65, contin.

REPORT OF CONDITION AND OPERATIONS for all state-chartered savings and loan associations in Kansas for the calendar year 1963, and as of December 31, 1963.

FINANCIAL STATEMENT

ASSETS

First Mortgage Loans		\$453,615,315.89
Loans on Share Accounts		2,774,092.30
FHA Title I and Other Improvement Loans		1,892,831.99
Real Estate Sold on Contracts and Options		3,406,678.77
Real Estate Owned and in Judgments		2,905,248.90
Investments:		
Stock in Federal Home Loan Bank	\$ 5,600,100.00	
U. S. Government Obligations	30,623,848.14	
Other Investment Securities	<u>4,181,061.32</u>	40,405,009.46
Cash on Hand and in Banks		21,506,666.82
Accounts Receivable		99,561.58
Office Buildings and Leaseholds		4,403,508.97
FSLIC Prepayment Premiums		366,450.42
Furniture and Fixtures		1,070,746.38
Deferred Charges		1,091,081.27
Other Assets		<u>820,039.71</u>
		<u>\$534,357,232.46</u>

CAPITAL AND LIABILITIES

Savings Share Accounts:		
Installment Shares	\$ 12,182,374.35	
Optional or Savings Shares	319,883,634.47	
Prepaid Shares	3,284,286.65	
Full Paid Shares	118,097,007.17	
Other Shares	16,239.97	
Ipso Facto Cancellations	<u>15,928.35</u>	\$453,479,470.96
Mortgage Pledged Shares		457,620.90
Advances from Federal Home Loan Bank		28,918,175.77
Borrowed Money		1,420,000.00
Accounts Payable		363,697.94
Loans in Process		9,153,772.26
Advances by Borrowers for Taxes & Insurance		2,481,384.09
Other Liabilities		1,516,713.76
Permanent, Reserve and Guarantee Stock		2,609,150.00
Deferred Credits		903,563.61
Reserve Allocations:		
General Reserve	7,373,144.50	
Federal Insurance Reserve	16,501,371.27	
Reserve for State and Federal Tax	321,218.37	
Other Reserves	<u>3,552,966.69</u>	27,748,700.83
Undivided Profits		<u>5,304,982.34</u>
		<u>\$534,357,232.46</u>

December 31, 1963

INCOME AND PROFIT

Undivided Profits, December 31, 1962		\$ 4,446,028.33
Interest Received:		
Mortgage Loans	\$24,339,725.95	
Savings Share Loans	68,642.12	
Real Estate Sold on Contract	183,387.79	
Other Sources	<u>1,566,821.40</u>	26,158,577.26
Discounts Earned		179,144.20
Appraisal and Service Fees		1,113,403.55
Other Fees		202,136.94
Income from Operation of RE Owned		18,435.54
Income from Office Buildings		137,310.10
Dividends Received:		
Stock in Federal Home Loan Bank	165,031.42	
Other Investments	<u>93,107.17</u>	258,138.59
Miscellaneous Operating Income		99,536.08
Profit on Sale of:		
Real Estate	52,171.23	
Investments	<u>37,928.07</u>	90,099.30
Other Non-Operating Income		20,124.17
Other Additions		<u>112,827.77</u>
		<u><u>\$32,835,761.83</u></u>

December 31, 1963

EXPENSE AND INCOME DISTRIBUTION

Compensation Officers, Directors & Employees		\$ 2,851,457.20
Collection Expense		126,126.60
Legal Services		49,130.94
Expenses Officers, Directors & Employees		121,695.37
Rent and Utilities		178,977.13
Office Building Expense - Maintenance & Taxes		359,073.41
Furniture, Fixtures & Equipment		248,330.12
Advertising		650,231.38
Stationery, Printing & Office Supplies		169,718.71
Telephone, Telegrams and Postage		171,538.12
Insurance and Surety Bond Premiums		96,050.68
Federal Insurance (FSLIC) Premiums		333,971.24
Supervisory Expense and Audits		182,380.52
Organization Dues and Donations		106,803.50
Other Operating Expenses		594,926.81
Interest Paid:		
Advances from Federal Home Loan Bank	\$ 894,503.29	
Borrowed Money	<u>10,495.87</u>	904,999.16
Foreclosure Costs		7,016.00
Loss on Sale of:		
Real Estate	22,696.42	
Investments	<u>6,791.93</u>	29,488.35
Other Non-Operating Charges		10,001.78
Federal Income Tax		367,240.52
Other Deductions		162,846.31
Distribution of Earnings:		
DIVIDENDS on Savings Shares	17,476,839.54	
General Reserves	348,872.76	
Federal Insurance Reserve	1,423,343.85	
Bad Debt Reserve	293,684.29	
Other Reserves	<u>266,035.20</u>	19,808,775.64
Undivided Profits December 31, 1963		5,304,982.34
		<u>\$32,835,761.83</u>

Operating Statement
SAVINGS AND LOAN DEPARTMENT

Fiscal Year Ending
June 30, 1963

Fee Fund July 1, 1962 \$10,465.66

RECEIPTS:

Examination Fees	\$61,230.00	
Filing Fees	745.00	
Approval Fees	<u>976.50</u>	\$62,951.50

Less allocation to General Fund 12,991.00

Net to Fee Fund \$49,960.50
\$60,426.16

EXPENSES:

Salaries:

Commissioner	\$ 7,500.00	
Staff	25,224.07	
Board Members	320.00	
Payroll Taxes	<u>2,464.95</u>	\$35,509.02

OPERATING EXPENSES:

Postage	\$ 198.56	
Telephone & Telegraph	302.34	
Printing	241.40	
Duplicating	269.36	
Office Rent	2,370.00	
Machine Maintenance	167.71	
Travel & Subsistence	7,503.35	
Dues & Registrations	140.00	
Surety Bonds	158.87	
Office Supplies	134.49	
Office Equipment	598.65	
State Owned Car		
Expense (Three Cars)	<u>1,635.84</u>	<u>\$13,720.57</u>
		<u>\$49,229.59</u>

Balance in Fee Fund June 30, 1963 \$11,196.57

KANSAS
State Chartered
SAVINGS AND LOAN ASSOCIATIONS

<u>Location</u>	<u>Name</u> (* Indicates Association not Insured)
Anthony	*Anthony Building and Loan Association
Atchison	Home Loan and Savings Association
Belleville	Belleville Building and Loan Association
Beloit	Beloit Building and Loan Association
Chanute	Home Savings Association
Colby	Colby Savings and Loan Association
Columbus	*Columbus Building, Loan and Savings Association
Concordia	Central Savings Association
Cottonwood Falls	*Citizens Building and Loan Association
Council Grove	Morris County Savings and Loan Association
Derby	*Home Savings Association
Dodge City	*Ford County Building and Loan Association
Ellis	Golden Belt Savings and Loan Association
Emporia	Columbia Building and Loan Association
Emporia	*Mutual Building and Loan Association
Erie	Erie Savings and Loan Association
Fort Scott	Liberty Savings and Loan Association
Fredonia	*Home Building and Loan Association
Garden City	Security Savings and Loan Association
Garnett	Garnett Savings and Loan Association
Girard	Home Savings and Loan Association
Goodland	Goodland Savings and Loan Association
Great Bend	Prudential Building and Loan Association
Hays	Hays Building and Loan Association
Hiawatha	Hiawatha Savings and Loan Association
Hugoton	Southwestern Savings and Loan Association
Iola	Security Savings and Loan Association
Junction City	Citizens Savings and Loan Association
Kansas City	Anchor Savings Association
Kansas City	Argentine Savings and Loan Association
Kansas City	Fidelity Building and Loan Association
Kansas City	General Savings and Loan Association
Kansas City	Gibraltar Savings and Loan Association
Kansas City	*Kansas Building and Loan Association
Kingman	Kingman Savings and Loan Association
Kinsley	Kinsley Savings and Loan Association
Larned	Larned Savings and Loan Association
Lawrence	Lawrence Building and Loan Association
Leavenworth	Citizens Mutual Building and Loan Association
Leavenworth	Leavenworth Mutual Building, Loaning & Savings Association
Liberal	Liberal Savings and Loan Association
Lindsborg	Smoky Valley Savings and Loan Association
Lyons	Lyons Savings and Loan Association
McPherson	Pioneer Savings and Loan Association
Manhattan	Home Building and Loan Association
Manhattan	*Union Building, Loan and Savings Association
Marysville	Peoples Building and Loan Association
Medicine Lodge	Barber County Building and Loan Association
Neodesha	Neodesha Building and Loan Association
Newton	Railroad Building, Loan and Savings Association
Norton	Norton Savings and Loan Association
Oberlin	Reserve Building and Loan Association
Ottawa	Ottawa Savings and Loan Association
Overland Park	Overland Park Savings and Loan Association
Parsons	Peoples Building and Loan Association
Plainville	Rooks County Savings Association
Prairie Village	Colonial Savings and Loan Association
Pratt	Western Savings Association
Russell	Russell Savings Association
Salina	Homestead Building and Loan Association
Salina	Security Savings and Loan Association
Shawnee	Commerce Savings and Loan Association
Sterling	Peoples Savings and Loan Association
Tonganoxie	Tonganoxie Building and Loan Association
Topeka	American Savings Association of Topeka
Topeka	Postal Savings and Loan Association
Topeka	*State Savings and Loan Association
Topeka	Topeka Savings Association
Wellington	Sumner County Building and Loan Association
Wichita	American Savings Association of Wichita
Wichita	Parklane Savings and Loan Association
Wichita	*Reserve Savings and Loan Association
Wichita	*United Savings and Loan Association
Wichita	Wichita Perpetual Building and Loan Association

As Required by Section 17-5609 G. S. 1949 Kansas

President M. D. Hoopes Secretary Adelaide Bassett Mahler

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 215,561.40
2. Loans on Shares	1,680.00
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	
7. U. S. Government Obligations	
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	32,543.48
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	617.13
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 250,402.01

LIABILITIES	
1. Installment Shares.....	\$ 211,890.33
2. Optional Shares.....	1,470.25
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Unpaid Shares on Common Stock Unpaid Shares on Common Stock	168.47
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	10,283.92
11. Advances by Borrowers for Taxes and Insurance.....	550.22
12. Other Liabilities.....	550.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	12,372.87
16. Federal Insurance Reserve.....	
17. Other Reserves.....	3,936.42
18. Reserve for Federal Income Tax.....	9,179.53
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	
21. Total Liabilities.....	\$ 250,402.01

DISTRIBUTION

Undivided Profits, last report.....	\$ 8,448.92
Interest, Fines and Fees.....	12,059.58
Rents and Real Estate Sales.....	
Other Earnings.....	

Total.....	\$ 20,508.50

Dividends Paid and Credited . . .	\$ 8,005.73
Expenses, operating	3,144.96
Expenses and Losses R. E.	
Other Expenses and Losses	
Federal Income Tax	
State Income Tax	
Transferred to Reserves	178.28
Balance Undivided Profits	9,179.53
Total	\$20,508.50

Number of borrowers 62

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BELLEVILLE BUILDING AND LOAN Association, BELLEVILLE Kansas.

Organized under the laws of Kansas, June 8, 1923 Charter expires June 8, 1973
(Date) (Date)

President Fred Swoyer Secretary Wayne Hoffman

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 2,640,651.56
2. Loans on Shares.....	23,800.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	147.90
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	28,000.00
7. U. S. Government Obligations.....	147,440.00
8. State and Municipal Bonds.....	
9. XXXXXXXXXX Unsecured Loans.....	3,066.07
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	36,007.79
11. XXXXXXXXXXXXXX Advances for Borrowers.....	2,373.56
12. Office Building(s).....	8,000.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,964.43
15. Deferred Charges.....	902.44
16. Other Assets.....	18,476.21
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,910,829.96
LIABILITIES	
1. Installment Shares.....	\$ 2,178,808.94
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	272,250.00
5. XXXXXXXXXXXXXX Inso. Facto. Cancellations.....	6.00
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	335,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	16,479.22
11. Advances by Borrowers for Taxes and Insurance.....	5,917.56
12. Other Liabilities.....	8,180.47
13. Permanent Stock, XXXXXXXXXXXXXX	2,800.00
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	75,557.57
17. Other Reserves.....	10,616.74
18. Reserve for Federal Income Tax.....	2,200.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	3,013.46
21.	
Total Liabilities.....	\$ 2,910,829.96

EARNINGS

Undivided Profits, last report....	\$ 722.99
Interest, Fines and Fees.....	133,654.99
Rents and Real Estate Sales.....	540.00
Other Earnings.....	
Div.FHLB Stock.....	640.11
.....	
.....	
Total.....	\$ 135,558.00

Number of members 1397

DISTRIBUTION

Dividends Paid and Credited....	\$ 85,674.70
Expenses, operating.....	35,072.00
Expenses and Losses R. E.....	
Other Expenses and Losses.....	84.00
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	11,713.84
Balance Undivided Profits.....	3,013.46
Total.....	\$ 35,558.00

Number of borrowers 373

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BELOIT BUILDING AND LOAN Association, BELOIT Kansas.

Organized under the laws of Kansas, Oct. 29, 1929 Charter expires Oct. 29, 1979
(Date) (Date)

President G. C. Bassford Secretary Maxine Van Donge

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 5,789,389.15
2. Loans on Shares.....	31,202.25
3. FHA Title I and Other Improvement Loans.....	3,832.95
4. Real Estate Sold on Contract—Options.....	41,779.09
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	58,000.00
7. U. S. Government Obligations.....	312,231.25
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FHA Debentures</u>	10,500.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	112,788.84
11. Accounts Receivable.....	
12. Office Building(s).....	18,518.54
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	11,378.30
15. Deferred Charges.....	
16. Other Prepayment Tax Account.....	523.19
17. Prepaid Insurance Premiums (FSLIC).....	29,846.72
Total Assets.....	\$ 6,419,990.28
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,737,800.97
3. Prepaid Shares.....	
4. Full Paid Shares.....	861,075.00
5. Other IPSO FACTO CANCELLATIONS	115.85
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	350,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	53,276.05
11. Advances by Borrowers for Taxes and Insurance.....	41,249.57
12. Other Liabilities.....	27.80
13. Other GUARANTEE STOCK	65,000.00
14. Other UNEARNED DISCOUNT	3,719.16
15. General Reserve.....	119,166.95
16. Federal Insurance Reserve.....	125,000.00
17. Other RESERVES BAD DEBT	31,588.45
18. Reserve for Federal Income Tax.....	7,000.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	24,970.48
21.	
Total Liabilities.....	\$ 6,419,990.28

EARNINGS

Undivided Profits, last report....	\$ 3,084.94
Interest, Fines and Fees.....	323,925.24
Rents and Real Estate Sales.....	
Other Earnings.....	2,386.37
Div.on FHLB Stock.....	1,812.50
Int.on U.S.Gov.Obligations.....	13,949.69
Loan Discounts.....	3,109.30
Total.....	\$ 348,268.04

DISTRIBUTION

Dividends Paid and Credited....	\$ 223,374.26
Expenses, operating.....	52,056.46
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	4,541.48
Other Int. Paid	14,075.36
Transferred to Reserves.....	29,250.00
Balance Undivided Profits.....	24,970.48
Total.....	\$ 348,268.04

Number of members 1871

Number of borrowers 596

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS Association, CHANUTE Kansas.

Organized under the laws of Kansas, Mar. 31, 1886 Charter expires March 31, 1986
(Date) (Date)

President Robert N. Allen Secretary Erma Joe King

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 7,474,001.08
2. Loans on Shares.....	51,067.56
3. XXXXXX Other Improvement Loans.....	3,436.60
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	6,620.79
6. Federal Home Loan Bank Stock.....	82,500.00
7. U. S. Government Obligations.....	146,418.73
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	30,000.00
10. Cash on Hand and in Banks.....	468,288.67
11. Accounts Receivable.....	
12. Office Building(s).....	200,607.26
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	34,519.20
15. Deferred Charges.....	401.67
16. Other Assets.....	20.00
17. Prepaid Insurance Premiums (FSLIC).....	20,397.19
Total Assets.....	\$ 8,518,278.75
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	5,849,736.19
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,330,867.99
5. Other Shares (Christmas, etc.).....	872.77
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	750,564.23
8. Borrowed Money.....	
9. Accounts Payable.....	1,235.79
10. Loans in Process.....	172,744.65
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits (Unearned Discount).....	440.19
15. General Reserve.....	
16. Federal Insurance Reserve.....	344,885.75
17. Other Reserves.....	8,526.29
18. Reserve for Federal Income Tax.....	5,369.48
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	53,035.42
21.....	
Total Liabilities.....	\$ 8,518,278.75

EARNINGS

Undivided Profits, last report....	\$ 34,321.37
Interest, Fines and Fees.....	441,000.29
Rents XXXXXX	4,504.00
Other Earnings.....	289.02
.....	
.....	
.....	
Total.....	\$ 480,114.68

DISTRIBUTION

Dividends Paid and Credited....	\$ 279,280.73
Expenses, operating.....	124,161.67
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	23,636.86
Balance Undivided Profits.....	53,035.42
Total.....	\$ 480,114.68

Number of members 2733

Number of borrowers 1054

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The COLBY SAVINGS AND LOAN Association, COLBY Kansas.

Organized under the laws of Kansas, July 16, 1923 Charter expires July 16, 1973
(Date) (Date)

President Jesse J. Evans Secretary R. F. Urbom

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 2,533,163.18
2. Loans on Shares.....	1,866.60
3. FHA Title I and Other Improvement Loans.....	35,189.05
4. Real Estate Sold on Contract—Options.....	5,683.38
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	21,700.00
7. U. S. Government Obligations.....	122,409.38
8. State and Municipal Bonds.....	10,465.06
9. Other Securities: a. <u>Shares - FNMA</u>	1,169.40
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	46,414.82
11. Accounts Receivable.....	
12. Office Building(s).....	38,665.17
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,362.97
15. Deferred Charges.....	382.72
16. Other Assets.....	19,752.92
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,838,224.65

LIABILITIES	
1. Installment Shares.....	\$ 1,694,205.68
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	690,675.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	240,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	62,055.10
11. Advances by Borrowers for Taxes and Insurance.....	20,967.81
12. Other Liabilities.....	
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	10,000.00
14. Deferred Credits.....	7,410.15
15. General Reserve.....	10,000.00
16. Federal Insurance Reserve.....	92,364.44
17. Other Reserves.....	5,544.00
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	5,002.47
21.	
Total Liabilities.....	\$ 2,838,224.65

EARNINGS	
Undivided Profits, last report....	\$ 4,977.47
Interest, Fines and Fees.....	157,484.03
Rents and Real Estate Sales.....	4,050.00
Other Earnings.....	
.....	
.....	
.....	
.....	
Total.....	\$ 166,511.50

DISTRIBUTION	
Dividends Paid and Credited....	\$ 92,982.60
Expenses, operating.....	43,704.64
Expenses and Losses R. E.....	
Other Expenses and Losses.....	425.00
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	24,396.79
Balance Undivided Profits.....	5,002.47
Total.....	\$ 166,511.50

Number of members 1108

Number of borrowers 326

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Mar. 28, 1902 Charter expires March 28, 2002
(Date) (Date)

Statement for year ending December 31, 1963.

EARNINGS		DISTRIBUTION	
Undivided Profits, last report . . .	\$ 607.97	Dividends Paid and Credited . . .	\$ 4,471.35
Interest, Fines and Fees	7,736.10	Expenses, operating	2,549.63
Rents and Real Estate Sales		Expenses and Losses R. E.	
Other Earnings		Other Expenses and Losses	
		Federal Income Tax	116.02
		State Privilege Tax	
		Transferred to Reserves	
		Balance Undivided Profits	1,207.07
Total	\$ 8,344.07	Total	\$ 8,344.07

Number of members 128 Number of borrowers 60

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CENTRAL SAVINGS Association, CONCORDIA Kansas.

Organized under the laws of Kansas, Aug. 23, 1889 Charter expires August 23, 1989
(Date) (Date)

President R. V. Darby Secretary Martha P. Morton

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 4,527,792.98
2. Loans on Shares.....	48,040.03
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	12,637.73
5. Real Estate Owned and in Judgment.....	25,126.22
6. Federal Home Loan Bank Stock.....	41,700.00
7. U. S. Government Obligations.....	114,681.33
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Certificates of Deposit</u>	340,000.00
b. Shares in Other Associations.....	140,000.00
10. Cash on Hand and in Banks.....	123,010.87
11. Accounts Receivable.....	
12. Office Building(s).....	136,278.98
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	20,826.65
15. Deferred Charges.....	37,165.94
16. Other Assets.....	8,634.94
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 5,575,895.67
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,437,397.61
3. Prepaid Shares.....	
4. Full Paid Shares.....	361,810.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	400,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	11,691.08
10. Loans in Process.....	72,480.03
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Insurance Stock	32,500.00
14. Deferred Credits.....	
15. General Reserve.....	68,851.31
16. Federal Insurance Reserve.....	171,985.20
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	19,180.44
21.	
Total Liabilities.....	\$ 5,575,895.67

EARNINGS

Undivided Profits, last report....	\$ 4,697.28
Interest, Fines and Fees.....	284,742.73
Rents and Real Estate Sales.....	2,517.34
Other Earnings.....	3,125.72
<u>Dividends, FHLB Stock</u>	852.25
<u>Dividends, Other Assns.</u>	3,593.76
Net Adjustments to	
Undivided Profits.....	1,080.04
Total.....	\$ 300,609.12

DISTRIBUTION

Dividends Paid and Credited....	\$ 173,633.44
Expenses, operating.....	70,780.49
Expenses and Losses R. E.....	
Other Expenses and Losses.....	8,515.70
Federal Income Tax.....	4,544.00
State Privilege Tax.....	
Transferred to Reserves.....	23,955.05
Balance Undivided Profits.....	19,180.44
Total.....	\$ 300,609.12

Number of members 2423

Number of borrowers 509

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, April 13, 1895 Charter expires April 13, 1995
(Date) (Date)

President Charles J. Brown Secretary W. Roy Mushrush

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 294,424.35
2. Loans on Shares	
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	
7. U. S. Government Obligations	
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	5,432.99
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 299,857.34

LIABILITIES		
1.	Installment Shares.....	\$ 60,579.13
2.	Optional Shares.....	
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	199,150.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	12,000.00
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	28,128.21
21.	Total Liabilities.....	\$ 299,857.34

DISTRIBUTION

Undivided Profits, last report.....	\$ 28,582.88	Dividends Paid and Credited.....	\$ 11,656.49
Interest, Fines and Fees.....	17,594.51	Expenses, operating.....	5,392.69
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	1,000.00
		Balance Undivided Profits.....	28,128.21
Total.....	\$ 46,177.39	Total.....	\$ 46,177.39

Number of borrowers 120

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The MORRIS COUNTY SAVINGS AND LOAN Association, COUNCIL GROVE Kansas.

Organized under the laws of Kansas, Oct. 16, 1919 Charter expires Oct. 16, 1969
(Date) (Date)

President Morris S. Dowell Secretary Alice E. Dowell

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 1,751,330.26
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	38,241.75
4. Real Estate Sold on Contract—Options.....	4,631.42
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	20,000.00
7. U. S. Government Obligations.....	126,853.13
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	155,386.52
11. Accounts Receivable.....	
12. Office Building(s).....	13,750.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	4,050.00
15. Deferred Charges.....	
16. Other Assets.....	10,711.17
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,124,954.25
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,923,803.65
3. Prepaid Shares.....	
4. Full Paid Shares.....	17,017.76
5. Unpaid Shares on Loans Ipso Facto Cancellations.....	141.98
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	16,784.07
11. Advances by Borrowers for Taxes and Insurance.....	2,327.92
12. Other Liabilities.....	2,475.52
13. Permanent Stock, Reserve for Federal Income Tax	5,000.00
14. Deferred Credits.....	
15. General Reserve.....	18,000.00
16. Federal Insurance Reserve.....	128,500.00
17. Other Reserves.....	10,523.26
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	380.09
21.....	
Total Liabilities.....	\$ 2,124,954.25

EARNINGS

Undivided Profits, last report....	\$ 296.13
Interest, Fines and Fees.....	104,022.45
Rents and Real Estate Sales.....	3,509.42
Other Earnings.....	
.....	
.....	
.....	
Total.....	\$ 107,828.00

DISTRIBUTION

Dividends Paid and Credited....	\$ 70,574.67
Expenses, operating.....	23,763.78
Expenses and Losses R. E.....	
Other Expenses and Losses.....	109.46
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	13,000.00
Balance Undivided Profits.....	380.09
Total.....	\$ 107,828.00

Number of members 917

Number of borrowers 333

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Aug. 18, 1921 Charter expires August 18, 1971
(Date) (Date)

President Leo. J. Johnson Secretary L. R. Chambers

Statement for year ending December 31, 1963

ASSETS		
1.	First Mortgage Loans.....	\$ 801,281.62
2.	Loans on Shares.....	475.00
3.	FHA Title I and Other Improvement Loans.....	15,373.74
4.	Real Estate Sold on Contract—Options.....	
5.	Real Estate Owned and in Judgment.....	
6.	Federal Home Loan Bank Stock.....	8,500.00
7.	U. S. Government Obligations.....	11,300.00
8.	State and Municipal Bonds.....	
9.	Other Securities: a.	
	b. Shares in Other Associations.....	
10.	Cash on Hand and in Banks.....	95,010.99
11.	Accounts Receivable.....	
12.	Office Building(s).....	1,331.51
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	12,473.81
15.	Deferred Charges.....	
16.	Other Assets.....	3,306.02
17.	Prepaid Insurance Premiums (FSLIC).....	
	Total Assets.....	\$ 949,052.69

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	623,700.68
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	100,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	914.79
11.	Advances by Borrowers for Taxes and Insurance.....	6,533.33
12.	Other Liabilities.....	402.03
13.	XXXXXXXXXXXX Reserve for Guarantee Stock.....	175,000.00
14.	Deferred Credits.....	
15.	General Reserve.....	2,958.26
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	4,543.60
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	XXXXXXXXXXXX Surplus.....	35,000.00
21.	Total Liabilities.....	\$ 949,052.69

EARNINGS	
Undivided Profits, last report.	\$
Interest, Fines and Fees.	43,476.76
Rents and Real Estate Sales.	625.00
Other Earnings.	109.80
FHLB Dividends.	161.01
Statutory Exp.Fund.	24,930.63
Total.	\$ 69,303.20

DISTRIBUTION

Dividends Paid and Credited.....	\$ 16,983.31
Expenses, operating.....	23,413.52
Expenses and Losses R. E.....	24,930.63
Other Expenses and Losses.....	
Excess Dividend Tax Paid on Adv.	2,005.52
State Privilege Tax.....	
Transferred to Reserves.....	1,970.22
Balance Undivided Profits.....	
Total.....	\$ 69,303.20

Number of members 1749

Number of borrowers 145

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The FORD COUNTY BUILDING AND LOAN Association, DODGE CITY Kansas.

Organized under the laws of Kansas, March 9, 1909 Charter expires March 3, 2009
(Date) (Date)

President D. P. Young Secretary R. A. Pittman

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 1,778,790.99
2. Loans on Shares.....	62,529.90
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	10,836.56
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	19,500.00
7. U. S. Government Obligations.....	115,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	135,321.62
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	803.76
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,122,782.83
LIABILITIES	
1. Installment Shares.....	\$ 616,886.11
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,279,900.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	42,175.85
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	121,585.85
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	62,235.02
21.....	
Total Liabilities.....	\$ 2,122,782.83

EARNINGS

Undivided Profits, last report....	\$ 56,911.54
Interest, Fines and Fees.....	111,286.16
Rents and Real Estate Sales.....	
Other Earnings.....	3,819.45
.....	
.....	
.....	
Total.....	\$ 172,017.15

Number of members 921

DISTRIBUTION

Dividends Paid and Credited....	\$ 74,634.33
Expenses, operating.....	24,888.21
Expenses and Losses R. E.....	
Other Expenses and Losses.....	2,404.88
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	7,854.71
Balance Undivided Profits.....	62,235.02
Total.....	\$ 172,017.15

Number of borrowers 267

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Jan. 26, 1920 Charter expires Jan. 26, 1970
(Date) (Date)

President A. F. Lecuyer Secretary Lawrence Reed

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 3,378,336.54
2. Loans on Shares	40,943.76
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	18,372.31
5. Real Estate Owned and in Judgment	18,431.22
6. Federal Home Loan Bank Stock	47,200.00
7. U. S. Government Obligations	336,452.88
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	12,200.00
10. Cash on Hand and in Banks	23,751.16
11. Accounts Receivable	
12. Office Building(s)	9,665.38
13. Leasehold Improvements	
14. Furniture and Fixtures	5,951.80
15. Deferred Charges	1,101.88
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	11,694.88
Total Assets	\$ 3,904,101.81

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,775,712.08
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,793,285.00
5. Shares Pledged on Mortgage Loans	34.48
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	25,000.00
9. Accounts Payable.....	589.83
10. Loans in Process.....	13,201.43
11. Advances by Borrowers for Taxes and Insurance.....	491.05
12. Other Liabilities.....	
13. Permanent Stock, 100,000.00	15,000.00
14. Deferred Credits.....	
15. General Reserve.....	13,800.00
16. Federal Insurance Reserve.....	253,607.66
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	4,535.24
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	8,845.04
21. Total Liabilities.....	\$ 3,904,101.81

EARNINGS

Undivided Profits, last report.....	\$ 1,963.09
Interest, Fines and Fees.....	184,240.80
Rents and Real Estate Sales.....	2,593.35
Other Earnings.....	11,293.75
_____	_____
_____	_____
Total.....	\$ 200,090.99

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 141,848.39
Expenses, operating	24,942.44
Expenses and Losses R. E.	1,247.71
Other Expenses and Losses	4,807.41
Federal Income Tax	—
State Privilege Tax	—
Transferred to Reserves	18,400.00
Balance Undivided Profits	8,845.04
Total	\$ 200,090.99

Number of members 1266

Number of borrowers 645

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLUMBIA BUILDING AND LOAN Association, EMPORIA Kansas.

Organized under the laws of Kansas, April 19, 1927 Charter expires APRIL 19, 1977
(Date) (Date)

President Joe J. Morris Secretary Forrest E. Turvey

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 7,316,273.09
2. Loans on Shares.....	69,588.79
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	17,093.48
6. Federal Home Loan Bank Stock.....	84,100.00
7. U. S. Government Obligations.....	366,276.34
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Crawford Corp. Bonds</u>	2,800.00
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	309,743.58
11. Accounts Receivable.....	
12. Office Building(s).....	55,691.28
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,655.03
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	34,483.98
Total Assets.....	\$ 8,274,705.57
LIABILITIES	
1. Installment Shares.....	\$ 7,621,524.82
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	135,692.16
11. Advances by Borrowers for Taxes and Insurance.....	102.57
12. Other Liabilities.....	439.98
13. Permanent Stock, 100,000.00	17,500.00
14. Deferred Credits.....	
15. General Reserve.....	71,219.47
16. Federal Insurance Reserve.....	359,947.30
17. Other Reserves.....	10,993.02
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	57,286.25
21.	
Total Liabilities.....	\$ 8,274,705.57

EARNINGS

Undivided Profits, last report....	\$ 44,095.38
Interest, Fines and Fees.....	431,790.61
Rents and Real Estate Sales.....	2,895.67
Other Earnings.....	982.47
.....	
.....	
Total.....	\$ 479,764.13

DISTRIBUTION

Dividends Paid and Credited....	\$ 291,619.42
Expenses, operating.....	84,111.17
Expenses and Losses R. E.....	
Other Expenses and Losses.....	764.70
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	45,982.59
Balance Undivided Profits.....	57,286.25
Total.....	\$ 479,764.13

Number of members 2467

Number of borrowers 1112

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Mar. 12, 1907 Charter expires March 12, 2007
(Date) (Date)

Statement for year ending December 31, 1963

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	2,839,654.39
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	3,295.45
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	12,493.44
11.	Advances by Borrowers for Taxes and Insurance.....	67.86
12.	Other Liabilities.....	
13.	Permanent Stock, Excess of \$100.00 on Common Stock	75,800.00
14.	Deferred Credits.....	
15.	General Reserve.....	129,693.38
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	39,138.61
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	81,084.63
21.	Total Liabilities.....	\$ 3,181,227.76

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 116,376.98
Expenses, operating . . .	<u>46,095.11</u>
Expenses and Losses R. E.	
Other Expenses and Losses	<u>1,000.00</u>
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	<u>638.00</u>
Balance Undivided Profits	<u>81,084.63</u>
Total	\$ 245,194.72

Number of borrowers 517

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The ERIE SAVINGS AND LOAN Association, ERIE Kansas.

Organized under the laws of Kansas, March 5, 1884 Charter expires March 5, 2002
(Date) (Date)

President Cleo I. Dalton Secretary Neva L. Ermev

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 2,140,774.24
2. Loans on Shares	2,202.40
3. FHA Title I and Other Improvement Loans	7,189.93
4. Real Estate Sold on Contract—Options	26,030.46
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	29,200.00
7. U. S. Government Obligations	86,838.27
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	2,500.00
10. Cash on Hand and in Banks	115,011.26
11. Accounts Receivable	
12. Office Building(s)	87,353.37
13. Leasehold Improvements	
14. Furniture and Fixtures	8,059.48
15. Deferred Charges	1,217.03
16. Other Assets	8.00
17. Prepaid Insurance Premiums (FSLIC)	7,561.85
Total Assets	\$ 2,513,946.29

LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	1,224,531.81
3. Prepaid Shares	
4. Full Paid Shares	811,970.05
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	350,000.00
8. Borrowed Money	
9. Accounts Payable	3,370.56
10. Loans in Process	542.59
11. Advances by Borrowers for Taxes and Insurance	
12. Other Liabilities	
13. Permanent Stock, Reserve Stock or Guarantee Stock	
14. Deferred Credits	3,161.04
15. General Reserve	
16. Federal Insurance Reserve	104,312.07
17. Other Reserves	
18. Reserve for Federal Income Tax	1,839.43
19. Reserve for State Privilege Tax	
20. Undivided Profits	14,218.74
21.	
Total Liabilities	\$ 2,513,946.29

EARNINGS	
Undivided Profits, last report	\$ 8,771.57
Interest, Fines and Fees	118,482.53
Rents and Real Estate Sales	5,825.00
Other Earnings	5,987.25
Total	\$ 139,066.35

DISTRIBUTION	
Dividends Paid and Credited	\$ 80,342.60
Expenses, operating	26,934.01
Expenses and Losses R. E.	4,914.29
Other Expenses and Losses	3,086.52
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	9,570.19
Balance Undivided Profits	14,218.74
Total	\$ 139,066.35

Number of members 1400

Number of borrowers 382

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERTY SAVINGS AND LOAN Association, FORT SCOTT Kansas.

Organized under the laws of Kansas, June 19, 1919 Charter expires June 19, 1969
(Date) (Date)

President F. E. Myers Secretary H. R. Calhoun

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans	\$ 6,206,136.90
2. Loans on Shares	8,884.77
3. FHA Title I and Other Improvement Loans	193,519.16
4. Real Estate Sold on Contract—Options	731.98
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	80,000.00
7. U. S. Government Obligations	331,428.14
8. State and Municipal Bonds	
9. Other Securities: a. = Fort Scott Investment Co.	1.00
b. Shares in Other Associations	
10. Cash on Hand and in Banks	425,361.73
11. Accounts Receivable	
12. Office Building(s)	57,393.79
13. Leasehold Improvements	
14. Furniture and Fixtures	6,091.59
15. Deferred Charges	913.79
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	32,556.16
Total Assets	\$ 7,343,019.01
LIABILITIES	
1. Installment Shares	\$ 5,735,571.77
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	918,000.00
5. Other Shares (Christmas, etc.)	9,582.00
6. State and Municipal Bonds Ipso Facto Cancellations	54.53
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	662.76
10. Loans in Process	59,931.42
11. Advances by Borrowers for Taxes and Insurance	31,490.46
12. Other Liabilities	
13. Permanent Stock, Reserve Stock or Guarantee Stock	
14. Deferred Credits	34,948.62
15. General Reserve	211,900.93
16. Federal Insurance Reserve	320,000.00
17. Other Reserves	3,323.11
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	17,553.41
21. Total Liabilities	\$ 7,343,019.01

EARNINGS

Undivided Profits, last report	\$ 17,553.41
Interest, Fines and Fees	380,872.36
Rents and Real Estate Sales	1,800.00
Other Earnings	3,655.70
Total	\$ 403,881.47

DISTRIBUTION

Dividends Paid and Credited	\$ 245,537.23
Expenses, operating	75,359.26
Expenses and Losses R. E.	
Other Expenses and Losses	1,654.82
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	63,776.75
Balance Undivided Profits	17,553.41
Total	\$ 403,881.47

Number of members 4059

Number of borrowers 947

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME BUILDING AND LOAN Association, FREDONIA Kansas.

Organized under the laws of Kansas, Nov. 4, 1904, Charter expires Nov. 4, 2004
(Date) (Date)

President Loyd C. Bunch Secretary Audra Wakeland

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 374,833.32
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	7,449.47
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 382,282.79
LIABILITIES	
1. Installment Shares.....	\$ 86,891.39
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	230,700.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	10,000.00
9. Accounts Payable.....	
10. Loans in Process.....	12,073.96
11. Advances by Borrowers for Taxes and Insurance.....	1,870.03
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	20,806.49
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	19,940.92
21.	
Total Liabilities.....	\$ 382,282.79

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 17,646.89	Dividends Paid and Credited....	\$ 13,685.49
Interest, Fines and Fees.....	21,592.38	Expenses, operating.....	5,612.86
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
.....		Federal Income Tax.....	
.....		State Privilege Tax.....	
.....		Transferred to Reserves.....	
.....		Balance Undivided Profits.....	19,940.92
Total.....	\$ 39,239.27	Total.....	\$ 39,239.27

Number of members 199

Number of borrowers 96

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, April 9, 1956 Charter expires April 9, 2006
(Date) (Date)

Statement for year ending December 31, 1963

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	5,846,613.80
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	238,386.13
11.	Advances by Borrowers for Taxes and Insurance.....	20,422.64
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	60,000.00
14.	Deferred Credits.....	
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	135,000.00
17.	Other Reserves.....	12,500.00
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	47,629.79
21.	Total Liabilities.....	\$ 6,360,552.36

DISTRIBUTION

Number of members 2116 Number of borrowers 605

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Mar. 20, 1914 Charter expires March 20, 1994
(Date) (Date)

Statement for year ending December 31, 1963

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	3,080,841.08
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	406,750.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	37,985.03
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	3,882.12
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	210,000.00
17.	Other Reserves.....	13,154.29
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	738.77
21.	Total Liabilities.....	\$ 3,753,351.29

DISTRIBUTION

Number of members 2477 Number of borrowers 405

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, April 4, 1884 Charter expires April 4, 1984
(Date) (Date)

President R. C. Beezley Secretary W. H. Seifert

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 1,753,852.48
2. Loans on Shares	1,150.00
3. FHA Title I and Other Improvement Loans	48,147.38
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	6,915.03
6. Federal Home Loan Bank Stock	22,100.00
7. U. S. Government Obligations	130,000.00
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	171,688.20
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	5,691.75
14. Furniture and Fixtures	2,984.50
15. Deferred Charges	
16. Other Assets	9,406.17
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 2,151,935.51

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,333,053.86
3. Prepaid Shares.....	
4. Full Paid Shares.....	705,150.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	25,715.74
11. Advances by Borrowers for Taxes and Insurance.....	1,034.14
12. Other Liabilities.....	1,352.62
13. Reserve Stock Reserve Stock XXXXXXXXXXXX	1,900.00
14. Deferred Credits.....	6,358.44
15. General Reserve.....	16,470.14
16. Federal Insurance Reserve.....	60,587.27
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	313.30
21. Total Liabilities.....	\$ 2,151,935.51

DISTRIBUTION

Undivided Profits, last report.....	\$ 313.30
Interest, Fines and Fees.....	<u>104,393.93</u>
Rents and Real Estate Sales.....	<u>275.00</u>
Other Earnings.....	<u>3,039.08</u>
Total.....	\$ <u>108,021.31</u>

Dividends Paid and Credited.....	\$ 75,329.43
Expenses, operating.....	17,610.26
Expenses and Losses R. E.....	263.65
Other Expenses and Losses.....	1,200.00
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	13,304.67
Balance Undivided Profits.....	108,321.31
Total.....	\$ 318,021.31

Number of members 1106Number of borrowers 327

As Required by Section 17-5609 G. S. 1949 Kansas

President Doris E. Soden Secretary N. R. Soden

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 6,213.79	Dividends Paid and Credited....	\$ 534,499.21
Interest, Fines and Fees.....	807,192.30	Expenses, operating.....	164,078.20
Rents and Real Estate Sales.....	180.00	Expenses and Losses R. E.....	—
Other Earnings.....	9,602.66	Other Expenses and Losses.....	5,858.26
_____	_____	Federal Income Tax.....	—
_____	_____	State Privilege Tax.....	—
_____	_____	Transferred to Reserves.....	114,479.13
_____	_____	Balance Undivided Profits.....	4,273.95
Total.....	\$823,188.75	Total.....	\$ 823,188.75

Number of borrowers 1571

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, May 11, 1909 Charter expires May 11, 2009
(Date) (Date)

Statement for year ending December 31, 1963

LIABILITIES	
1. Installment Shares.....	\$ 3,158,845.37
2. Optional Shares.....	15,847.37
3. Prepaid Shares.....	
4. Full Paid Shares.....	4,146,800.00
5. Notes Receivable Ipso Facto Cancellations.....	2,880.16
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	100,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	576.28
10. Loans in Process.....	123,627.27
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	120.00
13. Permanent Stock, Notes Receivable	26,800.00
14. Deferred Credits.....	3,496.44
15. General Reserve.....	78,934.62
16. Federal Insurance Reserve.....	226,680.60
17. Other Reserves.....	142,699.75
18. Reserve for Federal Income Tax.....	7,500.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	41,858.22
21. Total Liabilities.....	\$ 8,076,666.08

DISTRIBUTION

Dividends Paid and Credited.....	\$294,556.45
Expenses, operating.....	75,118.86
Expenses and Losses R. E.....	121.10
Other Expenses and Losses.....	8,026.55
Federal Income Tax.....	
State Income Tax.....	
Transferred to Reserves.....	22,100.80
Balance Undivided Profits.....	41,858.22
Total.....	\$441,781.98

Number of borrowers 773

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HAYS BUILDING AND LOAN Association, HAYS Kansas.

Organized under the laws of Kansas, Oct. 4, 1919 Charter expires October 4, 1969
(Date) (Date)

President Cecil Calvert Secretary Irma Torrey

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 12,671,804.78
2. Loans on Shares.....	43,554.00
3. FHA Title I and Other Improvement Loans.....	46,233.82
4. Real Estate Sold on Contract—Options.....	23,431.71
5. Real Estate Owned and in Judgment.....	16,908.59
6. Federal Home Loan Bank Stock.....	165,000.00
7. U. S. Government Obligations.....	1,151,090.13
8. State and Municipal Bonds.....	569,579.98
9. Other Securities: a. <u>Kansas Bankers Surety Co.</u>	125.00
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	194,873.76
11. Accounts Receivable.....	412.50
12. Office Building(s).....	124,200.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	12,441.52
15. Deferred Charges.....	
16. Other Assets.....	4,360.66
17. Prepaid Insurance Premiums (FSLIC).....	34,127.05
Total Assets.....	\$ 15,068,143.50

LIABILITIES	
1. Installment Shares.....	\$ 73,730.75
2. Optional Shares.....	3,726,182.40
3. Prepaid Shares.....	1,866,970.63
4. Full Paid Shares.....	7,194,408.00
5. XXXXXXXXXXXXXXXXXXXX Ipso Facto Cancellations.....	546.40
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	700,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	1,817.85
10. Loans in Process.....	235,479.23
11. Advances by Borrowers for Taxes and Insurance.....	54,525.27
12. Other Liabilities.....	
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	5,000.00
14. Deferred Credits.....	16,467.00
15. General Reserve.....	328,561.71
16. Federal Insurance Reserve.....	725,000.00
17. Other Reserves.....	8,000.00
18. Reserve for Federal Income Tax.....	14,884.41
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	116,569.85
21. Total Liabilities.....	\$ 15,068,143.50

EARNINGS

Undivided Profits, last report....	\$ 68,244.79
Interest, Fines and Fees.....	710,920.17
Rents and Real Estate Sales.....	2,815.37
Other Earnings.....	337.98
Dividends.....	5,595.00
Total.....	\$ 787,913.31

DISTRIBUTION

Dividends Paid and Credited....	\$ 513,805.31
Expenses, operating.....	97,508.61
Expenses and Losses R. E.....	
Other Expenses and Losses.....	4,977.47
Federal Income Tax.....	14,884.41
State Privilege Tax.....	
Transferred to Reserves.....	40,167.66
Balance Undivided Profits.....	116,569.85
Total.....	\$ 787,913.31

Number of members 6344

Number of borrowers 1786

As Required by Section 17-5609 G. S. 1949 Kansas

--The HIAWATHA SAVINGS AND LOAN Association, HIAWATHA Kansas.

Organized under the laws of Kansas, Nov. 1, 1921 Charter expires November 1, 1971
(Date) (Date)

President H. A. Strahan Secretary Robert S. Moser

Statement for year ending December 31, 1963

ASSETS		
1.	First Mortgage Loans	\$ 2,486,378.01
2.	Loans on Shares	16,004.48
3.	FHA Title I and Other Improvement Loans	13,816.66
4.	Real Estate Sold on Contract—Options	3,577.77
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	40,000.00
7.	U. S. Government Obligations	200,878.13
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	317,557.20
11.	Accounts Receivable	
12.	Office Building(s)	12,825.00
13.	Leasehold Improvements	
14.	Furniture and Fixtures	2,800.00
15.	Deferred Charges	8,025.13
16.	Other Assets	852.46
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	\$ 3,102,714.84

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	2,392,337.81
3. Prepaid Shares.....	
4. Full Paid Shares.....	412,115.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	1,719.00
11. Advances by Borrowers for Taxes and Insurance.....	12,372.35
12. Other Liabilities.....	
13. Preferred Stock.....	36,000.00
14. Deferred Credits.....	1,925.73
15. General Reserve.....	90,000.00
16. Federal Insurance Reserve.....	151,655.58
17. Other Reserves.....	1,500.00
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	3,089.37
21. Total Liabilities.....	\$ 3,102,714.84

EARNINGS

Undivided Profits, last report	\$	
Interest, Fines and Fees		152,993.74
Rents and Real Estate Sales		
Other Earnings		

Total	\$	152,993.74

DISTRIBUTION

Dividends Paid and Credited . . .	\$104,603.43
Expenses, operating	31,666.88
Expenses and Losses R. E.	
Other Expenses and Losses	3,600.00
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	10,034.06
Balance Undivided Profits	3,089.37
Total	\$152,993.74

Number of members 1454

Number of borrowers 452

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, March 5, 1962 Charter expires March 5, 2012
(Date) (Date)

Statement for year ending December 31, 1963

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	1,251,304.84
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	457,700.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	125,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	487.53
10.	Loans in Process.....	74,885.23
11.	Advances by Borrowers for Taxes and Insurance.....	5,655.76
12.	Other Liabilities.....	
13.	Deferred Credits.....	
14.	General Reserve.....	100,000.00
15.	Federal Insurance Reserve.....	2,347.62
16.	Other Reserves.....	16,289.26
17.	Reserve for Federal Income Tax.....	17,006.34
18.	Reserve for State Privilege Tax.....	40,000.00
19.	Undivided Profits.....	
20.		
21.	Total Liabilities.....	\$ 2,090,676.58

DISTRIBUTION

Dividends Paid and Credited.....	\$ 60,366.11
Expenses, operating.....	22,868.87
Expenses and Losses R. E.	
Other Expenses and Losses.....	2,562.17
Retained Earnings Surplus.....	20,000.00
Stockholders' XXXX Exp. Fund.....	20,000.00
Transferred to Reserves.....	29,816.68
Balance Undivided Profits.....	
Total.....	\$ 155,613.83

Number of borrowers 197

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS AND LOAN Association, IOLA Kansas.

Organized under the laws of Kansas, Apr. 10, 1924 Charter expires April 10, 1974
(Date) (Date)

President Dr. A. R. Chambers Secretary Dudley L. Henderson

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 3,161,470.18
2. Loans on Shares.....	50,538.31
3. FHA Title I and Other Improvement Loans.....	4,992.19
4. Real Estate Sold on Contract—Options.....	582.35
5. Real Estate Owned and in Judgment.....	18,477.32
6. Federal Home Loan Bank Stock.....	42,000.00
7. U. S. Government Obligations.....	200,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a. _____	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	126,196.58
11. Accounts Receivable.....	
12. Office Building(s).....	52,531.98
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	7,660.50
15. Deferred Charges.....	722.15
16. Other Assets.....	19,920.40
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 3,685,091.96

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	3,117,859.03
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	34,300.00
5.	Notes Receivable on Sales , Ipso Facto Cancellations.....	180.67
6.	Shares Pledged on Mortgage Loans.....	280,000.00
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	271.79
10.	Loans in Process.....	6,837.66
11.	Advances by Borrowers for Taxes and Insurance.....	24,997.43
12.	Other Liabilities.....	9,669.22
13.	Permanent Stock, 1,000,000.00 1,000,000.00	18,000.00
14.	Deferred Credits.....	628.49
15.	General Reserve.....	6,600.00
16.	Federal Insurance Reserve.....	141,248.03
17.	Other Reserves.....	2,213.90
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	42,285.74
21.	Total Liabilities.....	\$ 3,685,091.96

EARNINGS	
Undivided Profits, last report....	\$ 42,117.79
Interest, Fines and Fees.....	197,129.97
Rents and Real Estate Sales.....	1,680.00
Other Earnings.....	
Cash Long.....	9.80
Adj. Dep. on F&F.....	69.77
Total.....	\$ 241,007.33

DISTRIBUTION

Dividends Paid and Credited.	\$ 116,754.39
Expenses, operating.	64,605.98
Expenses and Losses R. E.	_____
Other Expenses and Losses.	_____
Federal Income Tax.	_____
State Privilege Tax.	_____
Transferred to Reserves.	17,361.22
Balance Undivided Profits.	42,285.74
Total.	\$ 241,007.33

Number of members 1717Number of borrowers 648

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS SAVINGS AND LOAN Association, JUNCTION CITY Kansas.

Organized under the laws of Kansas, Dec. 8, 1908 Charter expires December 14, 2008
(Date) (Date)

President Roy Luke Secretary Eunice Sewell

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 5,589,667.70
2. Loans on Shares.....	38,501.38
3. FHA Title I and Other Improvement Loans.....	7,258.74
4. Real Estate Sold on Contract—Options.....	14,210.03
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	68,700.00
7. U. S. Government Obligations.....	210,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	756,485.73
11. Accounts Receivable.....	
12. Office Building(s).....	196,577.37
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	26,208.67
15. Deferred Charges.....	
16. Other Assets.....	23,967.59
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 6,931,577.21

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,066,452.92
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	13,157.79
10. Loans in Process.....	386,216.29
11. Advances by Borrowers for Taxes and Insurance.....	65,843.06
12. Other Liabilities.....	127.95
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	5,000.00
14. Deferred Credits.....	68,243.33
15. General Reserve.....	147,188.94
16. Federal Insurance Reserve.....	139,361.73
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	39,985.20
21. Total Liabilities.....	\$ 6,931,577.21

EARNINGS	
Undivided Profits, last report....	\$ 38,053.87
Interest, Fines and Fees.....	339,672.09
Rents and Real Estate Sales.....	105.00
Other Earnings.....	
.....	
.....	
.....	
Total.....	\$ 377,830.96

DISTRIBUTION	
Dividends Paid and Credited....	\$ 228,695.57
Expenses, operating.....	82,428.00
Expenses and Losses R. E.....	
Other Expenses and Losses.....	2,075.37
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	24,646.82
Balance Undivided Profits.....	39,985.20
Total.....	\$ 377,830.96

Number of members 3365

Number of borrowers 807

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ANCHOR SAVINGS Association, KANSAS CITY Kansas,
 Organized under the laws of Kansas, Sept. 8, 1924 Charter expires January 17, 2000
 (Date) (Date)
 President Harry T. West Secretary O. Arthur Krebs

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 55,019,325.51
2. Loans on Shares.....	562,149.05
3. FHA Title I and Other Improvement Loans.....	93,384.59
4. Real Estate Sold on Contract—Options.....	1,416,871.19
5. Real Estate Owned and in Judgment.....	528,922.05
6. Federal Home Loan Bank Stock.....	585,300.00
7. U. S. Government Obligations.....	2,407,685.00
8. State and Municipal Bonds.....	1.00
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	2,066,872.65
11. Accounts Receivable.....	948.44
12. Office Building(s).....	437,678.82
13. Leasehold Improvements.....	101,521.69
14. Furniture and Fixtures.....	183,936.71
15. Deferred Charges.....	266,881.79
16. Other Assets.....	38,028.96
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 63,709,507.45
LIABILITIES	
1. Installment Shares.....	\$ 43,135,208.04
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	6,483,490.00
5. Endorsements on Loans Ipso Facto Cancellations.....	1,672.33
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	6,200,000.00
8. Borrowed Money.....	800,000.00
9. Accounts Payable.....	13,047.74
10. Loans in Process.....	2,270,763.39
11. Advances by Borrowers for Taxes and Insurance.....	416,607.81
12. Other Liabilities.....	88,298.86
13. Endorsements on Loans Guarantee Stock.....	260,000.00
14. Deferred Credits.....	58,612.49
15. General Reserve.....	276,573.78
16. Federal Insurance Reserve.....	2,102,113.73
17. Other Reserves.....	1,125,848.55
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	267,653.78
21. <u>Dividend Reserve</u>	209,616.95
Total Liabilities.....	\$ 63,709,507.45

EARNINGS

Undivided Profits, last report....	\$ 203,436.03
Interest, Fines and Fees.....	3,517,464.34
Rents and Real Estate Sales.....	15,596.77
Other Earnings.....	36,633.13
.....	
.....	
.....	
Total.....	\$3,773,130.27

DISTRIBUTION

Dividends Paid and Credited....	\$1,898,107.24
Expenses, operating.....	1,046,725.21
Expenses and Losses R. E.....	23,209.46
Other Expenses and Losses.....	329,348.68
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	208,085.90
Balance Undivided Profits.....	267,653.78
Total.....	\$3,773,130.27

Number of members 25,376

Number of borrowers 6123

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ARGENTINE SAVINGS AND LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Oct. 6, 1906 Charter expires October 6, 2006
(Date) (Date)

President W. W. Mack Secretary Charles H. Steffens

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 5,295,626.97
2. Loans on Shares	35,798.64
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	66,297.12
5. Real Estate Owned and in Judgment	35,312.39
6. Federal Home Loan Bank Stock	80,100.00
7. U. S. Government Obligations	489,617.19
8. State and Municipal Bonds	
9. Other Securities: a.	10,001.00
b. Shares in Other Associations	180,000.00
10. Cash on Hand and in Banks	26,076.26
11. Accounts Receivable	24,470.84
12. Office Building(s)	17,248.09
13. Leasehold Improvements	
14. Furniture and Fixtures	11,825.08
15. Deferred Charges	
16. Other Assets	93.75
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 6,272,467.33

LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	3,620,892.13
3. Prepaid Shares	
4. Full Paid Shares	1,886,225.00
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	6,492.70
10. Loans in Process	115,331.82
11. Advances by Borrowers for Taxes and Insurance	34,999.65
12. Other Liabilities	1,111.41
13. Permanent Stock, Reserve Stock or Guarantee Stock	
14. Deferred Credits	
15. General Reserve	227,552.24
16. Federal Insurance Reserve	292,000.00
17. Other Reserves	11,120.00
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	76,742.38
21.	
Total Liabilities	\$ 6,272,467.33

EARNINGS

Undivided Profits, last report	\$ 45,949.11
Interest, Fines and Fees	350,886.97
Rents and Real Estate Sales	863.72
Other Earnings	
Div. on FHLB Stock	6,260.84
Income-FSLIC Sec. Res.	869.42
Safe Dep. Boxes & Misc.	1,533.17
Total	\$ 406,363.23

DISTRIBUTION

Dividends Paid and Credited	\$ 232,215.02
Expenses, operating	62,274.88
Expenses and Losses R. E.	
Other Expenses and Losses	
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	35,130.95
Balance Undivided Profits	76,742.38
Total	\$ 406,363.23

Number of members 1896

Number of borrowers 1103

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The FIDELITY BUILDING AND LOAN Association, KANSAS CITY Kansas.
 Organized under the laws of Kansas, Oct. 15, 1901 Charter expires October 15, 2001
(Date) (Date)
 President H. Barth Arends Secretary Harold A. Potts

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 4,435,868.92
2. Loans on Shares.....	23,104.65
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	7,967.59
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	65,200.00
7. U. S. Government Obligations.....	332,001.80
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Hotel Debentures</u>	1.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	31,521.30
11. Accounts Receivable.....	87.50
12. Office Building(s).....	13,223.62
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	13,000.00
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	15,296.60
Total Assets.....	\$ 4,937,272.98
LIABILITIES	
1. Installment Shares.....	\$ 2,696,427.82
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,571,775.00
5. Unpaid Shares (FSLIC) 0.00 <u>Ipso Facto Cancellations</u>	4,508.11
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	1,574.61
10. Loans in Process.....	114,365.36
11. Advances by Borrowers for Taxes and Insurance.....	10,951.62
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	115,000.00
16. Federal Insurance Reserve.....	77,500.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	16,119.65
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	329,050.81
21. _____	
Total Liabilities.....	\$ 4,937,272.98

EARNINGS

Undivided Profits, last report....	\$315,573.44
Interest, Fines and Fees.....	270,581.99
Rents and Real Estate Sales.....	9,709.98
Other Earnings.....	

Total.....	\$595,865.41

DISTRIBUTION

Dividends Paid and Credited....	\$ 176,893.73
Expenses, operating.....	56,750.21
Expenses and Losses R. E.....	6,142.76
Other Expenses and Losses.....	136.49
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	26,891.41
Balance Undivided Profits.....	329,050.81
Total.....	\$ 595,865.41

Number of members 1375

Number of borrowers 697

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The GENERAL SAVINGS AND LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Oct. 21, 1921 Charter expires October 21, 1971
(Date) (Date)

President Charles C. Vaughan Secretary Una O. Vaughan

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 4,605,353.63
2. Loans on Shares.....	600.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	45,746.25
5. Real Estate Owned and in Judgment.....	67,758.51
6. Federal Home Loan Bank Stock.....	82,000.00
7. U. S. Government Obligations.....	288,149.15
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	287,133.59
11. Accounts Receivable.....	621.02
12. Office Building(s).....	
13. Leasehold Improvements.....	5,513.09
14. Furniture and Fixtures.....	4,845.59
15. Deferred Charges.....	3,738.67
16. Other Assets.....	1,800.00
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 5,393,259.50
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,936,407.13
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,100,730.00
5. Other Shares (Christmas, etc.).....	156.00
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	537,500.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	335,897.27
11. Advances by Borrowers for Taxes and Insurance.....	44,335.30
12. Other Liabilities.....	4,516.68
13. Permanent Stock, Reserve Stock or Guarantee Stock	25,000.00
14. Deferred Credits.....	95,886.37
15. General Reserve.....	92,256.46
16. Federal Insurance Reserve.....	213,322.17
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	7,100.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	152.12
21.....	
Total Liabilities.....	\$ 5,393,259.50

EARNINGS

Undivided Profits, last report....	\$ 152.12
Interest, Fines and Fees.....	293,756.45
Rents and Real Estate Sales.....	4,331.62
Other Earnings.....	12,000.00
Div. on FHLB Stock.....	2,469.83
Silverware.....	1,415.10
Total.....	\$314,125.12

DISTRIBUTION

Dividends Paid and Credited....	\$ 162,891.42
Expenses, operating.....	87,266.12
Expenses and Losses R. E.....	1,045.25
Other Expenses and Losses.....	25,647.97
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	37,122.24
Balance Undivided Profits.....	152.12
Total.....	\$ 314,125.12

Number of members 1542

Number of borrowers 713

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GIBALTAR SAVINGS AND LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Aug. 16, 1895 Charter expires August 16, 1995
(Date) (Date)

President Joe H. Vaughan Secretary Ivar W. Larson

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 9,632,684.83
2. Loans on Shares.....	34,474.47
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	5,808.36
5. Real Estate Owned and in Judgment.....	14,192.75
6. Federal Home Loan Bank Stock.....	147,000.00
7. U. S. Government Obligations.....	382,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	30,570.50
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	273,767.82
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	16,085.70
15. Deferred Charges.....	2,456.02
16. Other Assets.....	1.00
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 10,539,041.45

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,111,057.63
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,704,900.00
5. XXXXXX XXXXX XXXX Ipso Facto Cancellations.....	242.32
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	388,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	1,213.44
10. Loans in Process.....	151,513.71
11. Advances by Borrowers for Taxes and Insurance.....	46,582.07
12. Other Liabilities.....	35,676.10
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	3,471.50
15. General Reserve.....	367,167.85
16. Federal Insurance Reserve.....	284,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	445,216.83
21. Total Liabilities.....	\$ 10,539,041.45

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$389,198.81	Dividends Paid and Credited....	\$351,823.78
Interest, Fines and Fees.....	603,785.80	Expenses, operating.....	113,335.24
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	5,976.19
Other Earnings.....		Other Expenses and Losses.....	52,632.57
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	24,000.00
		Balance Undivided Profits.....	445,216.83
Total.....	\$992,984.61	Total.....	\$992,984.61
Number of members 4210		Number of borrowers 1517	

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KANSAS BUILDING AND LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Sept. 28, 1908 Charter expires September 28, 2008
(Date) (Date)

President Clyde Leavengood Secretary Freda Schirley

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 308,807.29
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	3,515.06
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	6,100.00
7. U. S. Government Obligations.....	9,500.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	27,342.06
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1.00
15. Deferred Charges.....	
16. Other Assets.....	25.00
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 355,290.41
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	195,522.78
3. Prepaid Shares.....	
4. Full Paid Shares.....	76,902.86
5. XXXXXX XXXXXX XXXX Ipso Facto Cancellations.....	619.87
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	729.56
10. Loans in Process.....	2,949.92
11. Advances by Borrowers for Taxes and Insurance.....	3,897.98
12. Other Liabilities.....	876.32
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	11,520.00
16. Federal Insurance Reserve.....	
17. Other Reserves.....	50,870.60
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	11,400.52
21.....	
Total Liabilities.....	\$ 355,290.41

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 10,797.55	Dividends Paid and Credited....	\$ 11,345.19
Interest, Fines and Fees.....	20,733.71	Expenses, operating.....	8,748.23
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....	1,298.86	Other Expenses and Losses.....	676.18
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	660.00
		Balance Undivided Profits.....	11,400.52
Total.....	\$ 32,830.12	Total.....	\$ 32,830.12

Number of members 156 Number of borrowers 116

As Required by Section 17-5609 G. S. 1949 Kansas

The KINGMAN SAVINGS AND LOAN Association, KINGMAN Kansas.

Organized under the laws of Kansas, June 3, 1909 Charter expires June 3, 2009
(Date) (Date)

President Marvin W. Wallace Secretary Darrel Berry

Statement for year ending December 31, 1963

ASSETS		
1.	First Mortgage Loans.....	\$ 4,881,660.42
2.	Loans on Shares.....	28,563.17
3.	FHA Title I and Other Improvement Loans.....	44,801.37
4.	Real Estate Sold on Contract—Options.....	1,432.70
5.	Real Estate Owned and in Judgment.....	23,320.68
6.	Federal Home Loan Bank Stock.....	60,000.00
7.	U. S. Government Obligations.....	332,401.72
8.	State and Municipal Bonds.....	
9.	Other Securities: a.....	
	b. Shares in Other Associations.....	30,000.00
10.	Cash on Hand and in Banks.....	351,180.15
11.	Accounts Receivable.....	
12.	Office Building(s).....	35,247.76
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	5,834.40
15.	Deferred Charges.....	
16.	Other Assets.....	27,046.62
17.	Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....		\$ 5,821,488.99
LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	4,009,522.89
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	1,000,500.00
5.	Unpaid Shares.....	
6.	Provision for Share Cancellations.....	34.08
7.	Shares Pledged on Mortgage Loans.....	
8.	Advances from Federal Home Loan Bank.....	370,000.00
9.	Borrowed Money.....	
10.	Accounts Payable.....	7,903.05
11.	Loans in Process.....	118,218.15
12.	Advances by Borrowers for Taxes and Insurance.....	20,806.68
13.	Other Liabilities.....	
14.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
15.	Deferred Credits.....	11,463.73
16.	General Reserve.....	115,243.53
17.	Federal Insurance Reserve.....	127,700.00
18.	Other Reserves.....	1,703.38
19.	Reserve for Federal Income Tax.....	
20.	Reserve for State Privilege Tax.....	
21.	Undivided Profits.....	38,393.50
Total Liabilities.....		\$ 5,821,488.99

EARNINGS

Undivided Profits, last report . . .	\$ 7,951.26
Interest, Fines and Fees	286,976.17
Rents and Real Estate Sales	2,855.17
Other Earnings	
Total	\$ 297,782.60

Number of members 3659

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 186,528.79
Expenses, operating	56,883.27
Expenses and Losses R. E. . . .	1,073.66
Other Expenses and Losses	_____
Federal Income Tax	_____
State Privilege Tax	_____
Transferred to Reserves	14,903.38
Balance Undivided Profits	38,393.50
Total	\$ 297,782.60

Number of borrowers 511

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KINSLEY SAVINGS AND LOAN Association, KINSLEY Kansas.

Organized under the laws of Kansas, April 11, 1921 Charter expires April 11, 2001
(Date) (Date)

President Roy Hatfield Secretary M. E. Austin

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 2,023,552.87
2. Loans on Shares.....	11,150.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	39,471.58
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	21,900.00
7. U. S. Government Obligations.....	36,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	110,000.00
10. Cash on Hand and in Banks.....	127,761.28
11. Accounts Receivable.....	
12. Office Building(s).....	14,654.52
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	5,939.49
15. Deferred Charges.....	5,839.82
16. Other Assets.....	86.95
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,396,356.51
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,091,532.42
3. Prepaid Shares.....	
4. Full Paid Shares.....	978,000.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	35,000.00
9. Accounts Payable.....	997.81
10. Loans in Process.....	100,178.99
11. Advances by Borrowers for Taxes and Insurance.....	5,209.83
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	53,844.01
16. Federal Insurance Reserve.....	98,747.66
17. Other Reserves.....	1,684.44
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	10,645.82
21. Unallocated Reserve.....	20,515.53
Total Liabilities.....	\$ 2,396,356.51

EARNINGS

Undivided Profits, last report....	\$ 10,304.03
Interest, Fines and Fees.....	128,862.35
Rents and Real Estate Sales.....	60.02
Other Earnings.....	
.....	
.....	
Total.....	\$ 139,226.40

Number of members 1258

DISTRIBUTION

Dividends Paid and Credited....	\$ 79,025.52
Expenses, operating.....	40,296.28
Expenses and Losses R. E.....	
Other Expenses and Losses.....	105.89
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	9,152.89
Balance Undivided Profits.....	10,645.82
Total.....	\$ 139,226.40

Number of borrowers 397

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, July 23, 1921 Charter expires July 23, 1971
(Date) (Date)

Statement for year ending December 31, 1963

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	941,325.30
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	858,325.00
5.	Other Money Received from XXX, Ipso Facto Cancellations	111.27
6.	Shares Pledged on Mortgage Loans.....	8,848.95
7.	Advances from Federal Home Loan Bank.....	105,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	344.14
10.	Loans in Process.....	63,744.93
11.	Advances by Borrowers for Taxes and Insurance.....	5,234.60
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	25,000.00
14.	Deferred Credits.....	307.96
15.	General Reserve.....	53,734.72
16.	Federal Insurance Reserve.....	77,665.21
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	6,464.43
21.	Total Liabilities.....	\$2,146,106.51

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 72,752.99
Expenses, operating . . .	18,936.37
Expenses and Losses R. E. . .	—
Other Expenses and Losses . . .	3,724.22
Federal Income Tax . . .	—
State Privilege Tax . . .	—
Transferred to Reserves . . .	13,450.97
Balance Undivided Profits . . .	6,464.43
Total . . .	\$ 115,328.98

Number of borrowers 297

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LAWRENCE BUILDING AND LOAN Association, LAWRENCE Kansas.

Organized under the laws of Kansas, Dec. 19, 1908 Charter expires December 19, 2008
(Date) (Date)

President H. C. Brinkman Secretary L. E. Eby

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 3,135,022.64
2. Loans on Shares.....	10,600.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	44,000.00
7. U. S. Government Obligations.....	539,855.63
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	190,000.00
10. Cash on Hand and in Banks.....	196,474.88
11. Accounts Receivable.....	
12. Office Building(s).....	27,747.37
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,599.44
15. Deferred Charges.....	
16. Other Assets.....	10.78
17. Prepaid Insurance Premiums (FSLIC).....	16,932.93
Total Assets.....	\$ 4,162,243.67

LIABILITIES	
1. Installment Shares.....	\$ 3,651,281.42
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	15,120.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	250,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	4,411.50
11. Advances by Borrowers for Taxes and Insurance.....	2,265.93
12. Other Liabilities.....	57.38
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	203,361.69
17. Other Reserves.....	5,659.98
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	30,085.77
21.....	
Total Liabilities.....	\$ 4,162,243.67

EARNINGS	
Undivided Profits, last report....	\$ 30,645.45
Interest, Fines and Fees.....	200,787.41
Rents and Real Estate Sales.....	1,850.10
Other Earnings.....	9,102.50
.....	
.....	
.....	
Total.....	\$ 242,385.46

DISTRIBUTION	
Dividends Paid and Credited....	\$ 146,382.94
Expenses, operating.....	39,107.20
Expenses and Losses R. E.....	206.19
Other Expenses and Losses.....	4,322.55
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	22,280.81
Balance Undivided Profits.....	30,085.77
Total.....	\$ 242,385.46

Number of members 1725

Number of borrowers 453

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS' MUTUAL BUILDING AND LOAN Association. LEAVENWORTH Kansas.

Organized under the laws of Kansas, Mar. 3, 1884 Charter expires March 3, 1983
(Date) (Date)

President G. W. Hoins Secretary Chas. W. Timmons

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 8,879,623.92
2. Loans on Shares	32,406.11
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	54,342.13
5. Real Estate Owned and in Judgment	25,629.73
6. Federal Home Loan Bank Stock	142,300.00
7. U. S. Government Obligations	581,003.76
8. State and Municipal Bonds	
9. Other Securities: a.	1.00
b. Shares in Other Associations	
10. Cash on Hand and in Banks	596,442.30
11. Accounts Receivable	
12. Office Building(s)	66,657.76
13. Leasehold Improvements	
14. Furniture and Fixtures	7,996.18
15. Deferred Charges	
16. Other Assets	30,569.95
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 10,416,972.84

	LIABILITIES	
1.	Installment Shares.....	\$ 21,892.89
2.	Optional Shares.....	4,546,495.17
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	4,563,925.00
5.	Shares Owned by Ipso Facto Cancellations.....	338.96
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	128,995.54
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	576.16
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	456,887.62
17.	Other Reserves... (Bad Debt Reserve).....	329,605.54
18.	Reserve for Federal Income Tax.....	49,009.50
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	319,246.46
21.	Total Liabilities.....	\$ 10,416,972.84

EARNINGS

Undivided Profits, last report . . .	\$318,220.31
Interest, Fines and Fees.	524,435.61
Rents and Real Estate Sales. . . .	1,878.62
Other Earnings.	33,751.34
_____	_____
_____	_____
_____	_____
Total.	\$878,285.88

DISTRIBUTION	
Dividends Paid and Credited . . .	\$347,821.23
Expenses, operating	<u>91,830.89</u>
Expenses and Losses R. E.	806.95
Other Expenses and Losses	<u>1,902.36</u>
Federal Income Tax	—
State Privilege Tax	—
Transferred to Reserves	<u>116,677.99</u>
Balance Undivided Profits	<u>319,246.46</u>
Total	\$878,285.88

Number of members 4921Number of borrowers 1586

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LEAVENWORTH MUTUAL BUILDING,
LOANING AND SAVINGS Association, LEAVENWORTH Kansas.

Organized under the laws of Kansas, April 6, 1888 Charter expires April 6, 1987
(Date) (Date)

President E. N. Meyer, Jr. Secretary Rose M. Hill

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 12,645,488.93
2. Loans on Shares.....	65,041.84
3. FHA Title I and Other Improvement Loans.....	153,639.82
4. Real Estate Sold on Contract—Options.....	135,153.28
5. Real Estate Owned and in Judgment.....	176,641.25
6. Federal Home Loan Bank Stock.....	194,000.00
7. U. S. Government Obligations.....	891,456.11
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Hotel and New Industries Stock</u>	11,000.00
b. Shares in Other Associations.....	70,000.00
10. Cash on Hand and in Banks.....	1,081,719.10
11. Accounts Receivable.....	
12. Office Building(s).....	190,164.08
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	30,885.23
15. Deferred Charges.....	4,104.91
16. Other Assets.....	1,848.52
17. Prepaid Insurance Premiums (FSLIC).....	49,681.84
Total Assets.....	\$ 15,700,824.91

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	10,078,125.86
3. Prepaid Shares.....	
4. Full Paid Shares.....	3,907,450.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	3,798.02
10. Loans in Process.....	140,750.45
11. Advances by Borrowers for Taxes and Insurance.....	17,974.67
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	48,638.08
15. General Reserve.....	910,415.63
16. Federal Insurance Reserve.....	483,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	110,672.20
21.	
Total Liabilities.....	\$ 15,700,824.91

EARNINGS

Undivided Profits, last report....	\$ 112,519.20
Interest, Fines and Fees.....	761,010.29
Rents and Real Estate Sales.....	456.50
Other Earnings.....	48,072.28
Office Bldg.....	5,400.00
Other Non-Operating.....	3,203.86
J/E Adjust Reserves.....	1,486.86
Total.....	\$ 932,148.99

DISTRIBUTION

Dividends Paid and Credited....	\$ 530,487.76
Expenses, operating.....	158,100.14
Expenses and Losses R. E.....	4,685.03
Other Expenses and Losses.....	5,659.73
Federal Income Tax.....	
XXXXXX J/E Adj. Res.....	3,333.86
Transferred to Reserves.....	119,210.27
Balance Undivided Profits.....	110,672.20
Total.....	\$ 932,148.99

Number of members 8500

Number of borrowers 2580

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERAL SAVINGS AND LOAN Association, LIBERAL Kansas.

Organized under the laws of Kansas, Nov. 30, 1960 Charter expires Nov. 30, 2010
(Date) (Date)

President John W. Wood Secretary Ray R. Hall

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 4,553,508.99
2. Loans on Shares	44,550.00
3. FHA Title I and Other Improvement Loans	28,899.73
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	140,075.84
6. Federal Home Loan Bank Stock	58,400.00
7. U. S. Government Obligations	247,546.88
8. State and Municipal Bonds	
9. Other Securities: a. _____	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	81,760.86
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	12,074.30
15. Deferred Charges	69,851.97
16. Other Assets	3,843.30
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 5,240,511.87

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	3,852,151.87
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	425,300.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	580,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	168,556.20
11.	Advances by Borrowers for Taxes and Insurance.....	30,514.48
12.	Other Liabilities.....	931.18
13.	100,000.00 Federal Reserve Bank Guarantee Stock.....	100,000.00
14.	Deferred Credits.....	11,862.85
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	56,627.08
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	2,011.01
20.	Undivided Profits and Paid-In Surplus.....	12,557.20
21.	Total Liabilities.....	\$ 5,240,511.87

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 8,731.37	Dividends Paid and Credited....	\$168,380.14
Interest, Fines and Fees.....	282,161.21	Expenses, operating.....	59,706.39
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	7,532.22
<u>Dividend Adjustment</u>	32.77	Interest on Exp. Fund	8,500.00
		State Privilege Tax.....	2,011.01
		Transferred to Reserves.....	32,238.39
		Balance Undivided Profits.....	12,557.20
Total.....	\$ 290,925.35	Total.....	\$290,925.35

Number of members 1663

Number of borrowers 362

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SMOKY VALLEY SAVINGS AND LOAN Association, LINDSBORG Kansas.

Organized under the laws of Kansas, April 9, 1956 Charter expires April 9, 2006
(Date) (Date)

President Merrill Tarnstrom Secretary Amos W. Glad

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans	\$ 1,487,710.34
2. Loans on Shares	10,107.63
3. FHA Title I and Other Improvement Loans	9,446.08
4. Real Estate Sold on Contract—Options	36,617.37
5. Real Estate Owned and in Judgment	25,153.96
6. Federal Home Loan Bank Stock	16,300.00
7. U. S. Government Obligations	62,002.30
8. State and Municipal Bonds	
9. Other Securities: a. <u>FHA Debentures</u>	13,704.68
b. Shares in Other Associations	
10. Cash on Hand and in Banks	77,397.57
11. Accounts Receivable	449.62
12. Office Building(s)	9,778.89
13. Leasehold Improvements	237.40
14. Furniture and Fixtures	9,525.40
15. Deferred Charges	9,004.44
16. Other Assets	12,400.00
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 1,779,835.68

LIABILITIES	
1. Installment Shares	\$ 3,466.96
2. Optional Shares	1,361,713.05
3. Prepaid Shares	
4. Full Paid Shares	99,400.00
5. Other Shares (Christmas, etc.)	1,352.43
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	122,500.00
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	99,433.39
11. Advances by Borrowers for Taxes and Insurance	13,112.90
12. Other Liabilities	12,467.99
13. FOHLOSTOCK, Reserve Stock XXXXXXX	39,500.00
14. Deferred Credits	1,373.84
15. General Reserve	55.09
16. Federal Insurance Reserve	19,040.00
17. Other Reserves	3,125.00
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	155.03
21. <u>Surplus</u>	3,140.00
Total Liabilities	\$ 1,779,835.68

EARNINGS	
Undivided Profits, last report	\$
Interest, Fines and Fees	81,437.90
Rents and Real Estate Sales	3,036.20
Other Earnings	633.86
<u>Organization Expense Fd</u>	3,000.00
<u>Surplus</u>	2,850.00
Total	\$90,957.96

DISTRIBUTION	
Dividends Paid and Credited	\$ 54,775.97
Expenses, operating	24,311.11
Expenses and Losses R. E.	1,768.42
Other Expenses and Losses	5,542.04
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	4,405.39
Balance Undivided Profits	155.03
Total	\$ 90,957.96

Number of members 846

Number of borrowers 189

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LYONS SAVINGS AND LOAN Association, LYONS Kansas.

Organized under the laws of Kansas, March 12, 1913 Charter expires March 12, 2013
(Date) (Date)

President R. G. Martin Secretary Paul Hill

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 4,392,446.11
2. Loans on Shares.....	9,085.00
3. FHA Title I and Other Improvement Loans.....	20,554.52
4. Real Estate Sold on Contract—Options.....	144,146.84
5. Real Estate Owned and in Judgment.....	33,965.34
6. Federal Home Loan Bank Stock.....	77,000.00
7. U. S. Government Obligations.....	300,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	100,000.00
10. Cash on Hand and in Banks.....	194,450.76
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	4,802.09
14. Furniture and Fixtures.....	18,272.14
15. Deferred Charges.....	13,629.44
16. Other Assets.....	4.00
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 5,308,356.24
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,200,201.40
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,243,575.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	300,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	864.98
10. Loans in Process.....	108,744.42
11. Advances by Borrowers for Taxes and Insurance.....	10,738.97
12. Other Liabilities.....	104.20
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	3,036.82
15. General Reserve.....	107,000.00
16. Federal Insurance Reserve.....	278,793.32
17. Other Reserves.....	54,575.00
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	722.13
21.	
Total Liabilities.....	\$ 5,308,356.24

EARNINGS

Undivided Profits, last report....	\$ 722.13
Interest, Fines and Fees.....	273,744.21
Rents and Real Estate Sales.....	647.36
Other Earnings.....	544.23
.....	
.....	
.....	
Total.....	\$ 275,657.93

Number of members 1814

DISTRIBUTION

Dividends Paid and Credited....	\$ 180,674.87
Expenses, operating.....	64,386.63
Expenses and Losses R. E.....	1,469.96
Other Expenses and Losses.....	715.67
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	27,688.67
Balance Undivided Profits.....	722.13
Total.....	\$ 275,657.93

Number of borrowers 785

As Required by Section 17-5609 G. S. 1949 Kansas

President John K. Bremyer Secretary Claude L. Barber

LIABILITIES		
1.	Installment Shares.....	\$ 5,447,480.49
2.	Optional Shares.....	
3.	Prepaid Shares.....	2,372,150.00
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	69,393.37
10.	Loans in Process.....	72,262.15
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	
13.	Preferred Stock, Federal Home Loan Bank Guaratee Stock.....	80,000.00
14.	Deferred Credits.....	16,540.41
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	460,797.03
17.	Other Reserves.....	17,100.64
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	22,023.82
21.	Total Liabilities.....	\$ 8,557,747.91

Dividends Paid and Credited.....	\$305,277.93
Expenses, operating.....	61,167.12
Expenses and Losses R. E.....	
Other Expenses and Losses.....	2,229.66
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	55,324.24
Balance Undivided Profits.....	22,023.82
Total.....	\$446,022.77

Number of borrowers 1006

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Aug. 18, 1906 Charter expires August 23, 1981
(Date) (Date)

President Maurice L. Hill Secretary Sam C. Charlson

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 5,024,356.31
2. Loans on Shares	74,317.90
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	33,070.20
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	48,600.00
7. U. S. Government Obligations	703,425.00
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	186,256.55
11. Accounts Receivable	
12. Office Building(s)	31,387.15
13. Leasehold Improvements	
14. Furniture and Fixtures	1,602.32
15. Deferred Charges	23,418.21
16. Other Assets	377.90
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 6,126,811.54

LIABILITIES		
1.	Installment Shares.....	\$ 3,504,630.66
2.	Optional Shares.....	
3.	Prepaid Shares.....	590,217.41
4.	Full Paid Shares.....	1,118,100.00
5.	Notes Payable on Basis of 200X, Ipso Facto Cancellations.....	37.85
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	350,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	167,715.29
11.	Advances by Borrowers for Taxes and Insurance.....	8,956.29
12.	Other Liabilities.....	129.87
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	244,720.16
16.	Federal Insurance Reserve.....	46,600.00
17.	Other Reserves.....	6,350.00
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	89,354.01
21.	Total Liabilities.....	\$ 6,126,811.54

DISTRIBUTION

Undivided Profits, last report	\$ 87,221.77
Interest, Fines and Fees	285,270.95
Rents and Real Estate Sales	_____
Other Earnings	_____
_____	_____
_____	_____
_____	_____
Total	\$ 372,492.72

Dividends Paid and Credited	\$ 204,321.45
Expenses, operating	45,477.59
Expenses and Losses R. E.	—
Other Expenses and Losses	—
Federal Income Tax	—
State Privilege Tax	—
Transferred to Reserves	33,339.67
Balance Undivided Profits	89,354.01
Total	\$ 372,492.72

Number of members 1800Number of borrowers 582

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNION BUILDING, LOAN AND SAVINGS Association, MANHATTAN Kansas.

Organized under the laws of Kansas, April 15, 1915 Charter expires April 15, 1965
(Date) (Date)

President Henry Otto Asst. Secretary Mazie Kolars

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 1,395,331.99
2. Loans on Shares.....	12,761.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	12,900.00
7. U. S. Government Obligations.....	49,984.38
8. State and Municipal Bonds.....	38,000.00
9. Other Securities: a. <u>Certificates of Deposit</u>	100,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	123,485.77
11. Accounts Receivable.....	
12. Office Building(s).....	4,957.90
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 1,737,421.04
LIABILITIES	
1. Installment Shares.....	\$ 87,936.62
2. Optional Shares.....	
3. Prepaid Shares.....	701,633.59
4. Full Paid Shares.....	723,689.89
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	2,535.68
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	89.37
11. Advances by Borrowers for Taxes and Insurance.....	730.19
12. Other Liabilities.....	194.29
13. Permanent Stock, 2,500.00 2,500.00 2,500.00 2,500.00	5,000.00
14. Deferred Credits.....	
15. General Reserve.....	75,789.75
16. Federal Insurance Reserve.....	
17. Other Reserves.....	90,757.24
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	49,064.42
21.	
Total Liabilities.....	\$ 1,737,421.04

EARNINGS

Undivided Profits, last report....	\$ 41,297.11
Interest, Fines and Fees.....	82,624.83
Rents and Real Estate Sales.....	2,710.00
Other Earnings.....	6,067.03
.....	
.....	
.....	
Total.....	\$ 132,698.97

DISTRIBUTION

Dividends Paid and Credited....	\$ 69,507.21
Expenses, operating.....	12,876.42
Expenses and Losses R. E.....	
Other Expenses and Losses.....	3,794.06
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves..... (Red)	2,543.14
Balance Undivided Profits.....	49,064.42
Total.....	\$ 132,698.97

Number of members 1017

Number of borrowers 306

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING AND LOAN Association, MARYSVILLE Kansas.

Organized under the laws of Kansas, Oct. 5, 1921 Charter expires October 5, 1971
(Date) (Date)

Vice
President Donald D. Turner Secretary Bill D. Strange

Statement for year ending December 31, 1963.

ASSETS	
1. First Mortgage Loans.....	\$ 5,304,883.63
2. Loans on Shares.....	866.70
3. FHA Title I and Other Improvement Loans.....	9,146.06
4. Real Estate Sold on Contract—Options.....	8,711.33
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	50,000.00
7. U. S. Government Obligations.....	283,079.95
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	189,579.09
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	18,717.44
14. Furniture and Fixtures.....	7,479.55
15. Deferred Charges.....	36,871.56
16. Other Assets.....	1.00
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 5,919,336.31

LIABILITIES	
1. Installment Shares.....	\$ 3,275,542.56
2. Optional Shares.....	517,565.59
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,586,032.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	250,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	28,509.67
11. Advances by Borrowers for Taxes and Insurance.....	3,108.45
12. Other Liabilities.....	441.43
13. Permanent Stock, Represented by 100,000 shares of \$100.00 stock	10,000.00
14. Deferred Credits.....	27,780.91
15. General Reserve.....	
16. Federal Insurance Reserve.....	195,840.11
17. Other Reserves.....	4,200.00
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	20,315.59
21.....	
Total Liabilities.....	\$ 5,919,336.31

EARNINGS		DISTRIBUTION	
Undivided Profits, last report.....	\$ 20,315.59	Dividends Paid and Credited.....	\$ 207,321.84
Interest, Fines and Fees.....	308,901.82	Expenses, operating.....	69,838.42
Rents and Real Estate Sales.....	34.13	Expenses and Losses R. E.....	
Other Earnings.....	3,221.48	Other Expenses and Losses.....	
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	34,997.17
		Balance Undivided Profits.....	20,315.59
Total.....	\$ 332,473.02	Total.....	\$ 332,473.02

Number of members 3026

Number of borrowers 734

As Required by Section 17-5609 G. S. 1949 Kansas

The BARBER COUNTY BUILDING AND LOAN Association, MEDICINE LODGE Kansas.

Organized under the laws of Kansas, Nov. 28, 1919 Charter expires November 28, 1969
(Date) (Date)

President C. C. Benefiel Secretary E. E. Lake

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 7,542,863.20
2. Loans on Shares.....	19,540.75
3. FHA Title I and Other Improvement Loans.....	113,324.24
4. Real Estate Sold on Contract—Options.....	23,985.15
5. Real Estate Owned and in Judgment.....	3,528.15
6. Federal Home Loan Bank Stock.....	107,500.00
7. U. S. Government Obligations.....	352,643.39
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	261,823.81
11. Accounts Receivable.....	
12. Office Building(s).....	81,883.14
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	12,739.53
15. Deferred Charges.....	
16. Other Assets.....	2,691.62
17. Prepaid Insurance Premiums (FSLIC).....	21,354.52
Total Assets.....	\$ 8,553,877.50
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,220,806.82
3. Prepaid Shares.....	
4. Full Paid Shares.....	976,600.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	629,795.10
8. Borrowed Money.....	
9. Accounts Payable.....	1,513.29
10. Loans in Process.....	96,752.42
11. Advances by Borrowers for Taxes and Insurance.....	15,628.39
12. Other Liabilities.....	
13. Permanent Stock, 233,333,333.33	80,000.00
14. Deferred Credits.....	
15. General Reserve.....	236,980.58
16. Federal Insurance Reserve.....	200,000.00
17. Other Reserves.....	20,193.22
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	75,607.68
21.	
Total Liabilities.....	\$ 8,553,877.50

EARNINGS

Undivided Profits, last report . . .	\$ 42,557.35
Interest, Fines and Fees	443,540.29
Rents and Real Estate Sales	282.00
Other Earnings	17,306.16
_____	_____
_____	_____
_____	_____
Total	\$503,685.80

Number of members 3769

DISTRIBUTION

Dividends Paid and Credited . . .	\$272,851.03
Expenses, operating	<u>99,014.74</u>
Expenses and Losses R. E.	
Other Expenses and Losses	<u>28,661.02</u>
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	<u>27,551.33</u>
Balance Undivided Profits	<u>75,607.68</u>
Total	\$503,685.80

Number of borrowers 1208

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The NEODESHA BUILDING AND LOAN Association, NEODESHA Kansas.

Organized under the laws of Kansas, Feb. 4, 1887 Charter expires February 4, 1986
(Date) (Date)

President P. W. Stephens Secretary B. H. Scudder

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 1,480,648.98
2. Loans on Shares.....	4,129.64
3. FHA Title I and Other Improvement Loans.....	14,023.08
4. Real Estate Sold on Contract—Options.....	677.51
5. Real Estate Owned and in Judgment.....	2,789.33
6. Federal Home Loan Bank Stock.....	18,700.00
7. U. S. Government Obligations.....	132,437.44
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	175,000.00
10. Cash on Hand and in Banks.....	83,014.38
11. Accounts Receivable.....	
12. Office Building(s).....	6,650.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	6,055.42
16. Other Assets.....	10.00
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 1,924,135.78
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,352,657.11
3. Prepaid Shares.....	
4. Full Paid Shares.....	410,100.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	368.30
10. Loans in Process.....	4,429.98
11. Advances by Borrowers for Taxes and Insurance.....	11,534.11
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	2450.97
15. General Reserve.....	48,528.89
16. Federal Insurance Reserve.....	90,728.75
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	3,337.67
21.....	
Total Liabilities.....	\$ 1,924,135.78

EARNINGS

Undivided Profits, last report.....	\$ 4,837.67
Interest, Fines and Fees.....	93,825.06
Rents and Real Estate Sales.....	
Other Earnings.....	561.00
.....	
.....	
.....	
Total.....	\$ 99,223.73

Number of members 740

DISTRIBUTION

Dividends Paid and Credited....	\$ 71,748.06
Expenses, operating.....	13,441.76
Expenses and Losses R. E.....	67.49
Other Expenses and Losses.....	900.00
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	9,728.75
Balance Undivided Profits.....	3,337.67
Total.....	\$ 99,223.73

Number of borrowers 366

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RAILROAD BUILDING, LOAN AND SAVINGS Association, NEWTON Kansas.

Organized under the laws of Kansas, May 1, 1896 Charter expires May 1, 1976
(Date) (Date)

President J. C. McNaghten Secretary Everett McCann

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 31,668,990.98
2. Loans on Shares.....	220,970.13
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	158,922.91
5. Real Estate Owned and in Judgment.....	82,591.19
6. Federal Home Loan Bank Stock.....	445,200.00
7. U. S. Government Obligations.....	8,317,057.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	2,398,580.11
11. Accounts Receivable.....	1,907.13
12. Office Building(s).....	65,000.00
13. XXXXXX XXXXXX XXXX New Office Building under Const.....	95,777.11
14. Furniture and Fixtures.....	3,159.64
15. Deferred Charges.....	138,677.19
16. Other Assets.....	20,737.31
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 43,617,570.70

LIABILITIES	
1. Installment Shares.....	\$ 1,386,295.47
2. Optional Shares.....	
3. Prepaid Shares.....	1,991,739.48
4. Full Paid Shares.....	35,914,200.00
5. XXXXXXXXXXXXXXXXXXXX Ipso Facto Cancellations.....	3,678.96
6. Shares Pledged on Mortgage Loans.....	414,044.11
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	14,693.00
10. Loans in Process.....	276,579.36
11. Advances by Borrowers for Taxes and Insurance.....	174,357.29
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	1,116,987.44
16. Federal Insurance Reserve.....	987,551.17
17. Other Reserves.....	70,963.11
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	1,266,481.31
21.	
Total Liabilities.....	\$ 43,617,570.70

EARNINGS

Undivided Profits, last report....	\$1,205,983.09
Interest, Fines and Fees.....	2,075,500.10
Rents and Real Estate Sales.....	7,795.50
Other Earnings.....	43,947.49
.....	
.....	
.....	
Total.....	\$3,333,226.18

DISTRIBUTION

Dividends Paid and Credited....	\$ 1,518,265.59
Expenses, operating.....	369,837.97
Expenses and Losses R. E.....	7,490.51
Other Expenses and Losses.....	
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	171,150.80
Balance Undivided Profits.....	1,266,481.31
Total.....	\$ 3,333,226.18

Number of members 20,727

Number of borrowers 6975

As Required by Section 17-5609 G. S. 1949 Kansas

President R. D. Bower Secretary Marvin S. Steinert

Statement for year ending December 31, 1963

ASSETS		
1.	First Mortgage Loans.....	\$ 2,617,035.83
2.	Loans on Shares.....	
3.	FHA Title I and Other Improvement Loans.....	8,948.33
4.	Real Estate Sold on Contract—Options.....	
5.	Real Estate Owned and in Judgment.....	
6.	Federal Home Loan Bank Stock.....	24,700.00
7.	U. S. Government Obligations.....	21,000.00
8.	State and Municipal Bonds.....	
9.	Other Securities: a. _____	
	b. Shares in Other Associations.....	
10.	Cash on Hand and in Banks.....	139,911.84
11.	Accounts Receivable.....	
12.	Office Building(s).....	42,063.20
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	3,344.40
15.	Deferred Charges.....	
16.	Other Assets.....	
17.	Prepaid Insurance Premiums (FSLIC).....	12,010.03
	Total Assets.....	\$ 2,869,013.63

LIABILITIES		
1.	Installment Shares.....	\$ 947.51
2.	Optional Shares.....	1,752,353.00
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	472,675.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	295,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	425.76
10.	Loans in Process.....	205,866.64
11.	Advances by Borrowers for Taxes and Insurance.....	6,759.16
12.	Other Liabilities.....	296.35
13.	Permanent Stock.....	5,000.00
14.	Deferred Credits.....	
15.	General Reserve.....	30,126.05
16.	Federal Insurance Reserve.....	70,285.63
17.	Other Reserves.....	4,175.75
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	25,102.78
21.	Total Liabilities.....	\$ 2,869,013.63

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 25,102.78	Dividends Paid and Credited....	\$ 80,253.31
Interest, Fines and Fees.....	125,541.69	Expenses, operating.....	34,505.36
Rents and Real Estate Sales.....	478.40	Expenses and Losses R. E.....	_____
Other Earnings.....	2,245.50	Other Expenses and Losses.....	_____
_____	_____	Federal Income Tax.....	_____
_____	_____	State Privilege Tax.....	_____
_____	_____	Transferred to Reserves.....	13,506.92
_____	_____	Balance Undivided Profits.....	25,102.78
Total.....	\$153,368.37	Total.....	\$ 153,368.37

Number of members 1063

Number of borrowers 409

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, June 9, 1922 Charter expires June 9, 1972
(Date) (Date)

President Carl L. Frickey Secretary Boyd Bainter

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 2,676,867.82
2. Loans on Shares	21,600.00
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	41,632.75
6. Federal Home Loan Bank Stock	21,400.00
7. U. S. Government Obligations	218,971.88
8. State and Municipal Bonds	
9. Other Securities: a. F.N.M.A. Debentures	103,500.00
b. Shares in Other Associations	10,000.00
10. Cash on Hand and in Banks	120,614.60
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	5,000.00
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	22,184.88
Total Assets	\$ 3,241,771.93

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	2,832,297.81
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	164,175.00
5.	Options on Common Stock.....	997.52
6.	Shares Pledged on Mortgage Loans.....	1,109.96
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	75,000.00
9.	Accounts Payable.....	
10.	Loans in Process.....	3,686.00
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	
13.	Permanent Stock, XXXXXXXXXXXXXXXXXXXX	10,000.00
14.	Deferred Credits.....	
15.	General Reserve.....	43,561.77
16.	Federal Insurance Reserve.....	80,000.00
17.	Other Reserves.....	25,000.00
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	5,943.87
21.	Total Liabilities.....	\$ 3,241,771.93

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 5,943.87	Dividends Paid and Credited....	\$ 110,677.93
Interest, Fines and Fees.....	164,851.86	Expenses, operating.....	34,576.14
Rents and Real Estate Sales. (Red)	119.73	Expenses and Losses R. E.....	
Other Earnings.....	1,433.67	Other Expenses and Losses.....	
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	20,911.73
		Balance Undivided Profits.....	5,943.87
Total.....	\$ 172,109.67	Total.....	\$ 172,109.67
Number of members	1350	Number of borrowers	401

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The OTTAWA SAVINGS AND LOAN Association, OTTAWA Kansas.

Organized under the laws of Kansas, Feb. 9, 1889 Charter expires February 9, 1988
(Date) (Date)

President Dean Berlin Secretary Chester A. Worl

Statement for year ending December 31, 1953

ASSETS	
1. First Mortgage Loans.....	\$ 10,000,160.99
2. Loans on Shares.....	11,855.00
3. FHA Title I and Other Improvement Loans.....	131,808.05
4. Real Estate Sold on Contract—Options.....	3,804.22
5. Real Estate Owned and in Judgment.....	11,391.74
6. Federal Home Loan Bank Stock.....	107,000.00
7. U. S. Government Obligations.....	814,365.60
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	444,247.70
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	15,691.08
14. Furniture and Fixtures.....	24,561.48
15. Deferred Charges.....	
16. Other Assets.....	44,002.26
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 11,608,888.12
LIABILITIES	
1. Installment Shares.....	\$ 49,229.76
2. Optional Shares.....	10,131,812.05
3. Prepaid Shares.....	
4. Full Paid Shares.....	59,600.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	50,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	8,881.08
10. Loans in Process.....	380,395.31
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	55,891.35
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	25,000.00
14. Deferred Credits.....	
15. General Reserve.....	312,906.12
16. Federal Insurance Reserve.....	258,693.51
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	276,478.94
21.....	
Total Liabilities.....	\$ 11,608,888.12

EARNINGS	DISTRIBUTION
Undivided Profits, last report.... \$ 191,517.69	Dividends Paid and Credited.... \$ 401,102.26
Interest, Fines and Fees..... 566,474.03	Expenses, operating..... 127,374.24
Rents and Real Estate Sales.....	Expenses and Losses R. E.....
Other Earnings..... 62,848.15	Other Expenses and Losses..... 2,107.02
Adjustments..... 12,940.19	Federal Income Tax.....
	State Privilege Tax.....
	Transferred to Reserves..... 26,717.60
	Balance Undivided Profits..... 276,478.94
Total..... \$ 833,780.06	Total..... \$ 833,780.06

Number of members 3799

Number of borrowers 1510

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The OVERLAND PARK SAVINGS AND LOAN Association, OVERLAND PARK Kansas.

Organized under the laws of Kansas, May 20, 1925 Charter expires May 20, 1975
(Date) (Date)

President J. William Benton Secretary Clyde Carter

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 6,461,803.79
2. Loans on Shares	94,637.06
3. FHA Title I and Other Improvement Loans	16,920.36
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	2,755.20
6. Federal Home Loan Bank Stock	54,200.00
7. U. S. Government Obligations	27,350.00
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	450,796.41
11. Accounts Receivable	
12. Office Building(s)	137,272.12
13. Leasehold Improvements	
14. Furniture and Fixtures	17,071.83
15. Deferred Charges	1,614.13
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	55,450.30
Total Assets	\$ 7,319,871.20

LIABILITIES	
1. Installment Shares	\$ 5,986,280.10
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	292,850.00
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	14,422.73
7. Advances from Federal Home Loan Bank	500,000.00
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	193,481.94
11. Advances by Borrowers for Taxes and Insurance	1,087.46
12. Other Liabilities	1,494.08
13. Permanent Stock, 200,000.00	40,000.00
14. Deferred Credits	8,100.49
15. General Reserve	105,071.76
16. Federal Insurance Reserve	127,082.64
17. Other Reserves	
18. Reserve for Federal Income Tax	10,000.00
19. Reserve for State Privilege Tax	
20. Undivided Profits	40,000.00
21.	
Total Liabilities	\$ 7,319,871.20

EARNINGS		DISTRIBUTION	
Undivided Profits, last report	\$ 40,000.00	Dividends Paid and Credited	\$ 252,671.15
Interest, Fines and Fees	413,257.61	Expenses, operating	87,221.36
Rents and Real Estate Sales	7,530.00	Expenses and Losses R. E.	
Other Earnings	537.65	Other Expenses and Losses	18,629.72
Earned Discount	1,785.84	Federal Income Tax	
		State Privilege Tax	
		Transferred to Reserves	64,588.87
		Balance Undivided Profits	40,000.00
Total	\$ 463,111.10	Total	\$ 463,111.10

Number of members 2447

Number of borrowers 547

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING AND LOAN Association, PARSONS Kansas.

Organized under the laws of Kansas, Nov. 2, 1923 Charter expires Nov. 2, 1973
(Date) (Date)

President E. L. Hucke Secretary M. Haskett

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 10,779,870.92
2. Loans on Shares.....	17,700.00
3. FHA Title I and Other Improvement Loans.....	43,079.47
4. Real Estate Sold on Contract—Options.....	4,752.73
5. Real Estate Owned and in Judgment.....	10,216.84
6. Federal Home Loan Bank Stock.....	148,400.00
7. U. S. Government Obligations.....	717,047.63
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	15,000.00
10. Cash on Hand and in Banks.....	273,727.43
11. Accounts Receivable.....	2,259.49
12. Office Building(s).....	4,112.89
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	751.90
15. Deferred Charges.....	49,304.12
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 12,066,223.42

LIABILITIES	
1. Installment Shares.....	\$ 9,222,519.00
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	886,505.29
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	1,030,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	13,199.01
10. Loans in Process.....	1,541.30
11. Advances by Borrowers for Taxes and Insurance.....	69,371.17
12. Other Liabilities.....	
13. Permanent Stock, RESERVE FOR FUTURE GROWTH	9,600.00
14. Deferred Credits.....	14,947.55
15. General Reserve.....	181,056.72
16. Federal Insurance Reserve.....	560,901.11
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	76,582.27
21.....	
Total Liabilities.....	\$ 12,066,223.42

EARNINGS	DISTRIBUTION
Undivided Profits, last report... \$ 50,140.34	Dividends Paid and Credited... \$ 405,390.91
Interest, Fines and Fees..... 553,938.24	Expenses, operating..... 93,588.84
Rents and Real Estate Sales..... 2,898.00	Expenses and Losses R. E..... 1,553.71
Other Earnings.....	Other Expenses and Losses..... 14,749.60
Int. & Div on Invest..... 26,935.05	Federal Income Tax.....
Miscellaneous..... 1,130.95	State Privilege Tax.....
	Transferred to Reserves..... 43,177.25
	Balance Undivided Profits..... 76,582.27
Total..... \$ 635,042.58	Total..... \$ 635,042.58

Number of members 6056

Number of borrowers 1909

As Required by Section 17-5609 G. S. 1949 Kansas

The ROOKS COUNTY SAVINGS Association, PLAINVILLE Kansas.

Organized under the laws of Kansas, Dec. 1, 1952 Charter expires December 1, 2002
(Date) (Date)

President R. A. Mosher Secretary Max M. Wilson

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 2,291,121.92
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	5,973.66
4. Real Estate Sold on Contract—Options.....	6,447.97
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	27,000.00
7. U. S. Government Obligations.....	110,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	217,514.10
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	2,398.69
15. Deferred Charges.....	
16. Other Assets.....	10.00
17. Prepaid Insurance Premiums (FSLIC).....	8,450.15
Total Assets.....	\$ 2,668,916.49

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	2,282,006.48
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	175,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	36,969.43
11.	Advances by Borrowers for Taxes and Insurance.....	13,729.94
12.	Other Liabilities.....	146.84
13.	XXXXXXXXXX, Reserve Stock XXXXXXXXXX	10,000.00
14.	Deferred Credits.....	948.59
15.	General Reserve.....	87,893.29
16.	Federal Insurance Reserve.....	51,000.00
17.	Other Reserves.....	222.30
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	10,999.62
21.		
	Total Liabilities.....	\$2,668,916.49

EARNINGS	
Undivided Profits, last report....	\$
Interest, Fines and Fees.....	144,261.28
Rents and Real Estate Sales.....	
Other Earnings.....	437.23
Total.....	\$144,698.51

DISTRIBUTION

Dividends Paid and Credited....	\$ 89,794.85
Expenses, operating.....	<u>27,304.62</u>
Expenses and Losses R. E.	_____
Other Expenses and Losses.....	_____
Federal Income Tax.....	_____
State Privilege Tax.....	_____
Transferred to Reserves.....	<u>16,599.42</u>
Balance Undivided Profits.....	<u>10,999.62</u>
Total.....	<u>\$144,698.51</u>

Number of members 1333

Number of borrowers. 289

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLONIAL SAVINGS AND LOAN Association, PRAIRIE VILLAGE Kansas.

Organized under the laws of Kansas, Mar. 30, 1961 Charter expires March 30, 2011
(Date) (Date)

President C. Humbert Tinsman Secretary William V. McLeese

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 3,907,695.58
2. Loans on Shares.....	150.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	22,100.00
7. U. S. Government Obligations.....	14,910.23
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	229,675.89
11. Accounts Receivable.....	4,859.17
12. Office Building(s).....	
13. Leasehold Improvements.....	14,499.30
14. Furniture and Fixtures.....	21,103.43
15. Deferred Charges.....	1,147.43
16. Other Assets.....	60,748.85
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 4,276,889.88

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,545,810.85
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	265,000.00
8. Borrowed Money.....	95,000.00
9. Accounts Payable.....	
10. Loans in Process.....	50,931.14
11. Advances by Borrowers for Taxes and Insurance.....	31,026.64
12. Other Liabilities.....	8,070.12
13. 200,000.00 200,000.00 of Guarantee Stock.....	200,000.00
14. Deferred Credits.....	465.11
15. General Reserve.....	40,000.00
16. Federal Insurance Reserve.....	33,693.66
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	6,892.36
21. Total Liabilities.....	\$ 4,276,889.88

EARNINGS

Undivided Profits, last report....	\$ 721.53
Interest, Fines and Fees.....	233,864.31
Rents and Real Estate Sales.....	
Other Earnings.....	3,259.33
Total.....	\$ 237,845.17

Number of members 2314

DISTRIBUTION

Dividends Paid and Credited....	\$ 112,522.42
Expenses, operating.....	88,399.83
Expenses and Losses R. E.....	
Other Expenses and Losses.....	9,039.70
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	20,990.86
Balance Undivided Profits.....	6,892.36
Total.....	\$ 237,845.17

Number of borrowers 278

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The WESTERN SAVINGS Association, PRATT Kansas.

Organized under the laws of Kansas, Jan. 14, 1950 Charter expires January 14, 2000
(Date) (Date)

President Robert G. Lake Secretary Helen F. Lake

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 6,499,660.49
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	61,143.84
4. Real Estate Sold on Contract—Options.....	67,818.68
5. Real Estate Owned and in Judgment.....	1.00
6. Federal Home Loan Bank Stock.....	100,000.00
7. U. S. Government Obligations.....	330,662.50
8. State and Municipal Bonds.....	101,153.91
9. Other Securities: a. <u>Pratt Industrial Develop, Inc.</u>	1,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	408,397.79
11. Accounts Receivable.....	25.52
12. Office Building(s).....	97,218.54
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	27,519.34
15. Deferred Charges.....	28,844.55
16. Other Assets.....	160.20
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 7,723,606.36

LIABILITIES	
1. Installment Shares.....	\$ 6,376,517.66
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	850,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	125,872.75
11. Advances by Borrowers for Taxes and Insurance.....	57,306.98
12. Other Liabilities.....	5,400.00
13. Deferred Credits , Reserve Stock to be paid in stock	7,500.00
14. Deferred Credits.....	26,298.18
15. General Reserve.....	38,632.76
16. Federal Insurance Reserve.....	200,000.00
17. Other Reserves.....	904.58
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	35,173.45
21.	
Total Liabilities.....	\$ 7,723,606.36

EARNINGS	
Undivided Profits, last report....	\$ 21,993.27
Interest, Fines and Fees.....	398,265.55
Rents and Real Estate Sales.....	7,762.05
Other Earnings.....	4,445.70
.....	
.....	
Total.....	\$ 432,466.57

DISTRIBUTION	
Dividends Paid and Credited....	\$ 235,627.02
Expenses, operating.....	110,314.91
Expenses and Losses R. E.	156.46
Other Expenses and Losses.....	25,567.78
Federal Income Tax.....	5,626.95
State Privilege Tax.....	
Transferred to Reserves.....	20,000.00
Balance Undivided Profits.....	35,173.45
Total.....	\$ 432,466.57

Number of members 3491

Number of borrowers 628

As Required by Section 17-5609 G. S. 1949 Kansas

The RUSSELL SAVINGS Association, RUSSELL Kansas.

Organized under the laws of Kansas, April 10, 1924 Charter expires April 10, 1974
(Date) (Date)

President A. J. Olson Secretary Richard H. Reynolds

Statement for year ending December 31, 1963

ASSETS		
1.	First Mortgage Loans	\$ 2,225,751.10
2.	Loans on Shares	14,192.27
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	26,800.00
7.	U. S. Government Obligations	99,154.72
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	50,000.00
10.	Cash on Hand and in Banks	96,923.42
11.	Accounts Receivable	
12.	Office Building(s)	36,355.33
13.	Leasehold Improvements	
14.	Furniture and Fixtures	6,769.44
15.	Deferred Charges	2,088.83
16.	Other Assets	9,386.09
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	\$ 2,567,421.20

LIABILITIES		
1.	Installment Shares.....	\$ 674.06
2.	Optional Shares.....	1,145,582.71
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	1,034,187.50
5.	100,000.00 100,000.00 Ipso Facto Cancellations.....	23.30
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	175,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	
11.	Advances by Borrowers for Taxes and Insurance.....	194.08
12.	Other Liabilities.....	130.37
13.	250,000.00 250,000.00 250,000.00 Guarantee Stock.....	25,000.00
14.	Deferred Credits.....	
15.	General Reserve.....	63,943.13
16.	Federal Insurance Reserve.....	115,971.06
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	6,714.99
21.	Total Liabilities.....	\$ 2,567,421.20

EARNINGS

Undivided Profits, last report.....	\$ 1,731.55
Interest, Fines and Fees.....	122,512.75
Rents and Real Estate Sales.....	4,480.00
Other Earnings.....	1.33
Total.....	\$128,725.63

Number of members 1263

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 81,923.31
Expenses, operating	30,431.1
Expenses and Losses R. E.	
Other Expenses and Losses	
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	9,656.16
Balance Undivided Profits	6,714.99
Total	\$ 128,725.63

Number of borrowers 278

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOMESTEAD BUILDING AND LOAN Association, SALINA Kansas.

Organized under the laws of Kansas, Nov. 4, 1889 Charter expires November 3, 1989
(Date) (Date)

President Allen R. Dodge Secretary A. W. Dodge

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 13,047,091.30
2. Loans on Shares.....	77,431.86
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	12,408.33
5. Real Estate Owned and in Judgment.....	89,107.93
6. Federal Home Loan Bank Stock.....	175,600.00
7. U. S. Government Obligations.....	570,407.71
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>F. N. M. A. Stock</u>	14,100.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	439,790.85
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	30,298.00
14. Furniture and Fixtures.....	6,315.97
15. Deferred Charges.....	52,023.76
16. Other Assets.....	6,953.65
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 14,521,529.36

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	10,680,457.05
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,834,496.78
5. XXXXXX XXXXXX XXXX <u>Ipso Facto Cancellations</u>	421.54
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	845,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	17,881.14
10. Loans in Process.....	121,712.38
11. Advances by Borrowers for Taxes and Insurance.....	104,784.94
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	17,570.62
15. General Reserve.....	185,598.92
16. Federal Insurance Reserve.....	636,863.62
17. Other Reserves.....	17,894.10
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	58,848.27
21.	
Total Liabilities.....	\$ 14,521,529.36

EARNINGS	
Undivided Profits, last report....	\$ 38,926.81
Interest, Fines and Fees.....	771,704.00
Rents and Real Estate Sales.....	7,510.06
Other Earnings.....	5,812.23
Non-Operating Income.....	154.41
.....	
.....	
Total.....	\$ 824,107.51

DISTRIBUTION	
Dividends Paid and Credited....	\$ 488,366.27
Expenses, operating.....	164,475.76
Expenses and Losses R. E.....	
Other Expenses and Losses.....	55,940.81
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	56,476.40
Balance Undivided Profits.....	58,848.27
Total.....	\$ 824,107.51

Number of members 4317

Number of borrowers 1477

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS AND LOAN Association, SALINA Kansas.

Organized under the laws of Kansas, Jan. 6, 1899 Charter expires January 6, 1999
(Date) (Date)

President William F. Grosser, Jr. Secretary Virginia D. Grosser

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 6,329,955.47
2. Loans on Shares	30,369.69
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	16,166.49
6. Federal Home Loan Bank Stock	90,000.00
7. U. S. Government Obligations	737,670.00
8. State and Municipal Bonds	
9. Other Securities: a. <u>Certificates of Deposit</u>	100,000.00
b. Shares in Other Associations	100,000.00
10. Cash on Hand and in Banks	19,009.79
11. Accounts Receivable	446.09
12. Office Building(s)	71,913.91
13. Leasehold Improvements	
14. Furniture and Fixtures	5,047.25
15. Deferred Charges	28,736.55
16. Other Assets	
17. Prepaid Insurance Premiums (PSLIC)	
Total Assets	\$ 7,700,174.02
LIABILITIES	
1. Installment Shares	\$
2. Unpaid Shares	5,264,153.40
3. Prepaid Shares	
4. Paid Paid Shares	1,745,299.59
5. Other Shares <u>Ipso Facto Cancellations</u>	243.83
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	16,192.86
11. Advances by Borrowers for Taxes and Insurance	44,955.36
12. Other Liabilities	377.46
13. Permanent Stock, Reserve Stock or Guarantee Stock	
14. Deferred Credits	38,630.80
15. General Reserve	103,025.51
16. Federal Insurance Reserve	395,380.48
17. Other Reserves	24,914.67
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	69,000.00
21.	
Total Liabilities	\$ 7,700,174.02

EARNINGS	DISTRIBUTION
Undivided Profits, last report	Dividends Paid and Credited
Interest, Fines and Fees	Expenses, operating
Rents and Real Estate Sales	Expenses and Losses R. E.
Other Earnings	Other Expenses and Losses
	Federal Income Tax
	State Privilege Tax
	Transferred to Reserves
	Balance Undivided Profits
Total	Total

Number of members 3692 Number of borrowers 875

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The COMMERCE SAVINGS AND LOAN Association, SHAWNEE Kansas.

Organized under the laws of Kansas, Feb. 26, 1919 Charter expires February 26, 1969
(Date) (Date)

President J. Lloyd Carnegie Secretary Roy F. Park

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 11,358,759.66
2. Loans on Shares.....	53,033.72
3. FHA Title I and Other Improvement Loans.....	4,255.80
4. Real Estate Sold on Contract—Options.....	393,877.19
5. Real Estate Owned and in Judgment.....	114,267.68
6. Federal Home Loan Bank Stock.....	154,100.00
7. U. S. Government Obligations.....	689,954.28
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	406,778.37
11. Accounts Receivable.....	
12. Office Building(s).....	351,404.88
13. Leasehold Improvements.....	40.67
14. Furniture and Fixtures.....	48,918.36
15. Deferred Charges.....	51,013.16
16. Other Assets.....	23,220.06
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 13,649,623.83

LIABILITIES	
1. Installment Shares.....	\$ 9,455,535.19
2. Optional Shares.....	
3. Prepaid Shares.....	1,523,386.46
4. Full Paid Shares.....	4,432.77
5. Other Shares (Christmas, etc.).....	843.89
6. Shares Pledged on Mortgage Loans.....	1,848,700.95
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	137,638.47
11. Advances by Borrowers for Taxes and Insurance.....	22,144.86
12. Other Liabilities.....	14,619.91
13. XXXXXXXXXXXXXXXXXXXX Guarantee Stock.....	108,750.00
14. Deferred Credits.....	48,180.81
15. General Reserve.....	61,408.99
16. Federal Insurance Reserve.....	371,434.49
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	52,547.04
21.	
Total Liabilities.....	\$ 13,649,623.83

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 48,398.42	Dividends Paid and Credited....	\$ 386,603.52
Interest, Fines and Fees.....	701,221.98	Expenses, operating.....	227,163.11
Rents and Real Estate Sales.....	10,529.14	Expenses and Losses R. E.....	1,745.88
Other Earnings.....	55,766.09	Other Expenses and Losses.....	49,706.39
.....		Federal Income Tax.....	
.....		State Privilege Tax.....	
.....		Transferred to Reserves.....	98,149.69
.....		Balance Undivided Profits.....	52,547.04
Total.....	\$ 815,915.63	Total.....	\$ 815,915.63

Number of members 4483

Number of borrowers 1178

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES SAVINGS AND LOAN Association, STERLING Kansas.

Organized under the laws of Kansas, March 11, 1921 Charter expires March 11, 1971

President D. J. Fair Secretary R. C. Wyatt

Statement for year ending December 31, 1963

ASSETS		
1.	First Mortgage Loans	\$ 6,367,249.20
2.	Loans on Shares	3,624.12
3.	FHA Title I and Other Improvement Loans	24,207.95
4.	Real Estate Sold on Contract—Options	50,412.71
5.	Real Estate Owned and in Judgment	42,339.43
6.	Federal Home Loan Bank Stock	56,300.00
7.	U. S. Government Obligations	300,746.32
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	235,581.67
11.	Accounts Receivable	
12.	Office Building(s)	36,039.38
13.	Leasehold Improvements	
14.	Furniture and Fixtures	29,493.20
15.	Deferred Charges	
16.	Other Assets	56,029.65
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	\$ 7,202,023.63

LIABILITIES		
1.	Installment Shares	\$
2.	Optional Shares	4,983,682.54
3.	Prepaid Shares	696.17
4.	Full Paid Shares	1,179,095.00
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	675,000.00
8.	Borrowed Money	
9.	Accounts Payable	3,517.38
10.	Loans in Process	50,323.25
11.	Advances by Borrowers for Taxes and Insurance	6,352.52
12.	Other Liabilities	11,655.71
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	5,861.42
15.	General Reserve	48,040.01
16.	Federal Insurance Reserve	216,458.54
17.	Other Reserves	
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	21,341.09
21.	Total Liabilities	\$ 7,202,023.63

EARNINGS

Undivided Profits, last report.....	\$ 3,010.20
Interest, Fines and Fees.....	411,090.13
Rents and Real Estate Sales.....	2,380.15
Other Earnings.....	

Total.....	\$ 416,480.48

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 240,710.57
Expenses, operating . . .	92,969.90
Expenses and Losses R. E. . .	2,389.69
Other Expenses and Losses . . .	29,175.18
Federal Income Tax . . .	
State Privilege Tax . . .	
Transferred to Reserves . . .	29,893.99
Balance Undivided Profits . . .	21,341.09
Total . . .	\$ 416,480.48

Number of members 2965

Number of borrowers 747

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The TONGANOXIE BUILDING AND LOAN Association, TONGANOXIE Kansas.

Organized under the laws of Kansas, July 1, 1895 Charter expires July 1, 1994
(Date) (Date)

President William J. Stephenson, Sr. Secretary Henry F. Geib

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 498,175.58
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	2,446.11
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	6,000.00
7. U. S. Government Obligations.....	35,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	18,049.19
11. Accounts Receivable.....	
12. Office Building(s).....	600.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	500.00
15. Deferred Charges.....	
16. Other Assets.....	2,210.69
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 562,981.57
LIABILITIES	
1. Installment Shares.....	\$ 199,899.34
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	321,950.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	140.50
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	5,397.73
16. Federal Insurance Reserve.....	12,094.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	23,500.00
21.	
Total Liabilities.....	\$ 562,981.57

EARNINGS

Undivided Profits, last report....	\$ 24,582.56
Interest, Fines and Fees.....	29,824.48
Rents and Real Estate Sales.....	260.00
Other Earnings.....	2,688.01
.....	
.....	
Total.....	\$ 57,355.05

DISTRIBUTION

Dividends Paid and Credited....	\$ 19,465.45
Expenses, operating.....	11,369.49
Expenses and Losses R. E.....	
Other Expenses and Losses.....	1,097.19
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	1,922.92
Balance Undivided Profits.....	23,500.00
Total.....	\$ 57,355.05

Number of members 465

Number of borrowers 122

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The AMERICAN SAVINGS Association, OF TOPEKA, TOPEKA, Kansas,

Organized under the laws of Kansas, Dec. 27, 1923 Charter expires December 27, 1973
 Exec. Vice (Date) Secretary (Date)

President Wylie R. Wisely Secretary Mary G. Neiswender

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 6,895,859.88
2. Loans on Shares.....	67,857.13
3. FHA Title I and Other Improvement Loans.....	124,914.87
4. Real Estate Sold on Contract—Options.....	74,093.25
5. Real Estate Owned and in Judgment.....	153,350.86
6. Federal Home Loan Bank Stock.....	83,600.00
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	523,937.07
11. Accounts Receivable.....	
12. Office Building(s).....	303,156.06
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	42,702.07
15. Deferred Charges.....	4,640.02
16. Other Assets.....	91,185.50
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 8,365,296.71

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	5,449,695.00
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,095,725.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	993,750.00
8. Borrowed Money.....	105,000.00
9. Accounts Payable. Servicing Loans.....	58,500.94
10. Loans in Process.....	143,282.60
11. Advances by Borrowers for Taxes and Insurance.....	85,323.57
12. Other Liabilities.....	11,550.27
13. Reserve for State Privilege Tax Guarantee Stock.....	75,000.00
14. Deferred Credits.....	18,091.25
15. General Reserve.....	
16. Federal Insurance Reserve.....	215,626.95
17. Other Reserves.....	102,232.66
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	11,518.47
21. Total Liabilities.....	\$ 8,365,296.71

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 8,253.23	Dividends Paid and Credited....	\$ 252,397.10
Interest, Fines and Fees.....	500,192.39	Expenses, operating.....	173,773.93
Rents and Real Estate Sales.....	(3,658.74)	Expenses and Losses R. E.....	
Other Earnings.....	5,994.24	Other Expenses and Losses.....	41,161.64
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	31,929.98
		Balance Undivided Profits.....	11,518.47
Total.....	\$510,781.12	Total.....	\$ 510,781.12

Number of members 3213

Number of borrowers 731

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The POSTAL SAVINGS AND LOAN Association, TOPEKA Kansas,
Organized under the laws of Kansas, Aug. 17, 1925 Charter expires August 17, 1975
(Date) (Date)
President George M. Hersh Secretary James B. Lewis

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 9,440,818.61
2. Loans on Shares.....	79,123.29
3. FHA Title I and Other Improvement Loans.....	37,645.94
4. Real Estate Sold on Contract—Options.....	96,334.72
5. Real Estate Owned and in Judgment.....	235,529.45
6. Federal Home Loan Bank Stock.....	114,100.00
7. U. S. Government Obligations.....	59,500.00
8. State and Municipal Bonds.....	138,000.00
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	676,279.16
11. Accounts Receivable.....	3,104.83
12. Office Building(s).....	210,339.67
13. Leasehold Improvements.....	10,371.55
14. Furniture and Fixtures.....	45,271.77
15. Deferred Charges.....	45,923.54
16. Other Assets.....	26,464.09
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$11,218,806.62

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	10,036,823.84
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	254,865.49
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	82,343.23
11. Advances by Borrowers for Taxes and Insurance.....	23,509.60
12. Other Liabilities.....	14,933.85
13. Permanent Stock, 10,000,000.00	10,440.00
14. Deferred Credits.....	23,540.46
15. General Reserve.....	342,634.18
16. Federal Insurance Reserve.....	285,078.95
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	144,637.02
21.	
Total Liabilities.....	\$11,218,806.62

EARNINGS

DISTRIBUTION

Undivided Profits, last report....	\$116,320.14
Interest, Fines and Fees.....	654,604.22
Rents and Real Estate Sales.....	4,242.37
Other Earnings.....	3,423.00
Rent from Office Bldg.....	3,750.00
Misc. operating income.....	1,543.90
Non-Operating Income.....	343.33
Total.....	\$784,226.96

Dividends Paid and Credited....	\$ 400,206.86
Expenses, operating.....	172,081.82
Expenses and Losses R. E.....	7,541.33
Other Expenses and Losses.....	448.92
Federal Income Tax.....	10,224.05
State Privilege Tax..... Audit. Adj.....	89.73
Transferred to Reserves.....	48,997.23
Balance Undivided Profits.....	144,637.02
Total.....	\$ 784,226.96

Number of members 4779

Number of borrowers 1531

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The STATE SAVINGS AND LOAN Association, TOPEKA Kansas.

Organized under the laws of Kansas, March 10, 1923 Charter expires March 10, 1973
(Date) (Date)

President Leslie F. Eaton, M.D. Secretary George L. Doak

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 450.00
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	4,894.54
11. Accounts Receivable.....	17.69
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	6.16
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 5,368.39

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,150.00
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. OPTIONAL SHARES, MAY Ipso Facto Cancellations.....	407.62
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	436.88
10. Loans in Process.....	
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, EXPENSES ON CANCELLATIONS	1,160.00
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	213.89
21.....	
Total Liabilities.....	\$ 5,368.39

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 237.00	Dividends Paid and Credited....	\$
Interest, Fines and Fees.....	37.27	Expenses, operating.....	60.38
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	
		Balance Undivided Profits.....	213.89
Total.....	\$ 274.27	Total.....	\$ 274.27

Number of members 10

Number of borrowers 1

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The TOPEKA SAVINGS Association, TOPEKA Kansas.

Organized under the laws of Kansas, Feb. 4, 1923 Charter expires February 4, 1973
(Date) (Date)

President Geo. W. Greenwood Secretary Geo. W. Greenwood

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 21,012,099.70
2. Loans on Shares.....	861.51
3. FHA Title I and Other Improvement Loans.....	167,992.77
4. Real Estate Sold on Contract—Options.....	12,487.55
5. Real Estate Owned and in Judgment.....	81,066.91
6. Federal Home Loan Bank Stock.....	280,000.00
7. U. S. Government Obligations.....	1,166,955.00
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FNMA Stock & FHA Debentures</u>	34,233.69
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	843,377.58
11. Accounts Receivable.....	11,815.69
12. Office Building(s).....	396,366.82
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	37,530.35
15. Deferred Charges.....	84,696.03
16. Other Assets.....	88,803.12
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 24,228,286.72
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	15,987,038.69
3. Prepaid Shares.....	
4. Full Paid Shares.....	3,719,740.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	2,700,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	4,335.92
10. Loans in Process.....	182,825.03
11. Advances by Borrowers for Taxes and Insurance.....	154,208.89
12. Other Liabilities.....	31,038.59
13. Preferred Stock, 10,000,000.00 <u>Guarantee Stock</u>	225,000.00
14. Deferred Credits.....	27,306.76
15. General Reserve.....	
16. Federal Insurance Reserve.....	870,000.00
17. Other Reserves.....	224,010.15
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	102,782.69
21.	
Total Liabilities.....	\$ 24,228,286.72

EARNINGS

Undivided Profits, last report....	\$ 102,471.63
Interest, Fines and Fees.....	1,235,179.60
Rents and Real Estate Sales.....	14,579.14
Other Earnings.....	11,471.27
Value Increase Life Insurance Policy.....	1,341.00
Total.....	\$ 1,365,042.64

DISTRIBUTION

Dividends Paid and Credited....	\$ 780,464.33
Expenses, operating.....	357,128.43
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax Reserve.....	20,086.19
State Income Tax <u>Stock Div.</u>	13,500.00
Transferred to Reserves.....	91,081.00
Balance Undivided Profits.....	102,782.69
Total.....	\$ 1,365,042.64

Number of members 7546

Number of borrowers 1659

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SUMNER COUNTY BUILDING AND LOAN Association, WELLINGTON Kansas.

Organized under the laws of Kansas, March 4, 1901 Charter expires March 4, 2001
(Date) (Date)

President Frank T. Barlow Secretary F. M. Rogers

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 427,043.64
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	16,003.19
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	7,700.00
7. U. S. Government Obligations.....	25,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Certificate of Deposit</u>	20,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	19,576.19
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	70.00
15. Deferred Charges.....	388.26
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 515,781.28
LIABILITIES	
1. Installment Shares.....	\$ 7,937.27
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	374,275.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	20,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	300.00
11. Advances by Borrowers for Taxes and Insurance.....	1,307.34
12. Other Liabilities.....	68.24
13. Permanent Stock, Expenses on Stock	4,000.00
14. Deferred Credits.....	1,495.98
15. General Reserve.....	20,000.00
16. Federal Insurance Reserve.....	20,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	66,397.45
21.	
Total Liabilities.....	\$ 515,781.28

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 63,238.03	Dividends Paid and Credited....	\$ 15,073.52
Interest, Fines and Fees.....	25,879.57	Expenses, operating.....	9,183.09
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....	1,536.46	Other Expenses and Losses.....	
.....		Federal Income Tax.....	
.....		State Privilege Tax.....	
.....		Transferred to Reserves.....	
.....		Balance Undivided Profits.....	66,397.45
Total.....	\$ 90,654.06	Total.....	\$ 90,654.06

Number of members 250 Number of borrowers 132

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, July 19, 1935 Charter expires July 19, 1985
(Date) (Date)

President David M. Christian Secretary J. W. Eberhardt

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans	\$ 17,439,701.35
2. Loans on Shares	151,165.41
3. FHA Title I and Other Improvement Loans	77,731.12
4. Real Estate Sold on Contract—Options	85,134.09
5. Real Estate Owned and in Judgment	233,997.63
6. Federal Home Loan Bank Stock	200,000.00
7. U. S. Government Obligations	
8. XXXXXX XXXXX XXXX Trustee Bank Accounts	56,026.84
9. Other Securities: a. Cert. of Deposit & FHA Debentures	965,404.35
b. Shares in Other Associations	10,000.00
10. Cash on Hand and in Banks	393,651.06
11. Accounts Receivable	14,921.04
12. Office Building(s)	255,000.00
13. Leasehold Improvements	689.68
14. Furniture and Fixtures	41,879.31
15. Deferred Charges	2,226.03
16. Other Assets	78,877.69
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 20,006,405.60

LIABILITIES		
1. Installment Shares.....		\$
2. Optional Shares.....		13,385,759.26
3. Prepaid Shares.....		
4. Full Paid Shares.....		2,174,628.00
5. Shares Pledged on Mortgage Loans X. Inso. Facto. Cancellations.....		1,285.91
6. Shares Pledged on Mortgage Loans.....		
7. Advances from Federal Home Loan Bank.....		2,400,000.00
8. Borrowed Money.....		250,000.00
9. Accounts Payable.....		240,471.13
10. Loans in Process.....		509,500.83
11. Advances by Borrowers for Taxes and Insurance.....		87,037.52
12. Other Liabilities.....		
13. Reserve for Federal Home Loan Bank Stock		200,000.00
14. Deferred Credits.....		52,570.72
15. General Reserve.....		
16. Federal Insurance Reserve.....		652,045.98
17. Other Reserves.....		52,930.93
18. Reserve for Federal Income Tax.....		
19. Reserve for State Privilege Tax.....		
20. Undivided Profits.....		175.32
21. Total Liabilities.....		\$ 20,006,405.60

DISTRIBUTION

Undivided Profits, last report....	\$ 32	Dividends Paid and Credited....	\$ 549,177.07
Interest, Fines and Fees.....	1,004,697.41	Expenses, operating.....	350,129.99
Rents and Real Estate Sales.....	205.73	Expenses and Losses R. E.....	3,468.57
Other Earnings.....	7,159.66	Other Expenses and Losses.....	—
		Federal Income Tax.....	—
		State Privilege Tax.....	—
		Transferred to Reserves.....	109,112.17
		Balance Undivided Profits.....	175.32
Total.....	\$1,012,063.12	Total.....	\$1,012,063.12

Number of members 7045

Number of borrowers 2067

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PARKLANE SAVINGS AND LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, Feb. 18, 1956 Charter expires February 18, 2007
(Date) (Date)

President Oliver H. Hughes Secretary Robert L. Banther

Statement for year ending December 31, 19 63

ASSETS	
1. First Mortgage Loans.....	\$ 7,834,565.74
2. Loans on Shares.....	52,815.33
3. FHA Title I and Other Improvement Loans.....	167,361.65
4. Real Estate Sold on Contract—Options.....	73,387.91
5. Real Estate Owned and in Judgment.....	135,670.10
6. Federal Home Loan Bank Stock.....	100,000.00
7. U. S. Government Obligations.....	441,224.40
8. State and Municipal Bonds.....	
9. Other Securities: a.....	7,083.37
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	222,363.23
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	1,704.77
14. Furniture and Fixtures.....	10,310.03
15. Deferred Charges.....	
16. Other Assets.....	12.00
17. Prepaid Insurance Premiums (FSLIC).....	43,567.84
Total Assets.....	\$ 9,090,066.37
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,328,122.13
3. Prepaid Shares.....	
4. Full Paid Shares.....	249,700.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	750,000.00
8. Borrowed Money.....	
9. Accounts Payable. Collection Accounts	376.32
10. Loans in Process.....	108,123.35
11. Advances by Borrowers for Taxes and Insurance.....	57,139.08
12. Other Liabilities. Participation Loans	1,124,235.58
13. Reserve for State Privilege Tax Guarantee Stock	103,000.00
14. Deferred Credits.....	47,724.41
15. General Reserve.....	146,787.85
16. Federal Insurance Reserve.....	124,000.00
17. Other Reserves.....	3,196.01
18. Reserve for Federal Income Tax.....	10,050.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	37,611.64
21. Reserve for State Privilege Tax	
Total Liabilities.....	\$ 9,090,066.37

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 20,000.00	Dividends Paid and Credited....	\$ 237,105.13
Interest, Fines and Fees.....	403,394.36	Expenses, operating.....	129,607.23
Rents and Real Estate Sales.....	5,887.22	Expenses and Losses R. E.....	
Other Earnings.....	37,017.24	Other Expenses and Losses.....	23,387.87
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	38,586.95
		Balance Undivided Profits.....	37,611.64
Total.....	\$ 466,298.82	Total.....	\$ 466,298.82

Number of members 5581

Number of borrowers 761

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Jan. 20, 1926 Charter expires January 20, 1976
(Date) (Date)

Statement for year ending December 31, 1963

EARNINGS		DISTRIBUTION	
Undivided Profits, last report.	\$ 69.06	Dividends Paid and Credited.	\$ 40,253.72
Interest, Fines and Fees.	60,330.22	Expenses, operating.	24,864.71
Rents and Real Estate Sales.	15,893.27	Expenses and Losses R. E.	7,294.94
Other Earnings.	43.90	Other Expenses and Losses.	1,551.46
_____	_____	Federal Income Tax.	_____
_____	_____	State Privilege Tax.	_____
_____	_____	Transferred to Reserves.	2,077.78
_____	_____	Balance Undivided Profits.	293.84
Total.	\$76,336.45	Total.	\$ 76,336.45
Number of members 526		Number of borrowers 111	

As Required by Section 17-5609 G. S. 1949 Kansas

President Drew W. Noble Secretary Ray R. Moritz

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	3,871,050.98
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	1,116,850.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	250,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	50,169.34
11.	Advances by Borrowers for Taxes and Insurance.....	199,052.45
12.	Other Liabilities.....	22,024.34
13.	Unpaid Stock, Reserve Stock	100,000.00
14.	Deferred Credits.....	24,377.18
15.	General Reserve.....	181,508.15
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	91,339.49
21.	Total Liabilities.....	\$ 5,906,371.93

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 192,198.74
Expenses, operating	165,366.30
Expenses and Losses R. E.	380.98
Other Expenses and Losses	_____
Federal Income Tax	_____
State Privilege Tax	_____
Transferred to Reserves	(33,200.66)
Balance Undivided Profits	91,339.49
Total	\$ 416,084.85

Number of borrowers 671

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The WICHITA PERPETUAL BUILDING & LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, March 7, 1893 Charter expires May 9, 1991
(Date) (Date)

President Frank T. Priest Secretary Lewis Dannar

Statement for year ending December 31, 1963

ASSETS	
1. First Mortgage Loans.....	\$ 7,112,677.80
2. Loans on Shares.....	57,930.93
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	12,907.06
6. Federal Home Loan Bank Stock.....	76,500.00
7. U. S. Government Obligations.....	744,560.31
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	230,768.70
11. Accounts Receivable.....	
12. Office Building(s).....	60,000.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	21,335.47
Total Assets.....	\$ 8,316,680.27
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	651,574.32
3. XXXXXXX Savings Shares.....	3,730,299.35
4. Full Paid Shares.....	2,943,410.00
5. XXXXXXXXXXXXXXX Ipso Facto Cancellations.....	66.00
6. Shares Pledged on Mortgage Loans.....	15,189.22
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	160,915.61
11. Advances by Borrowers for Taxes and Insurance.....	122,255.63
12. Other Liabilities.....	12,818.90
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. XXXXXXXXXX Reserve for Real Estate Owned.....	12,907.06
15. General Reserve.....	150,430.02
16. Federal Insurance Reserve.....	260,837.23
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	23,462.14
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	232,514.79
21.....	
Total Liabilities.....	\$ 8,316,680.27

EARNINGS

Undivided Profits, last report....	\$223,334.71
Interest, Fines and Fees.....	392,762.20
Rents and Real Estate Sales.....	12,460.58
Other Earnings.....	5,017.38
.....	
.....	
Total.....	\$633,574.87

DISTRIBUTION

Dividends Paid and Credited....	\$ 288,872.81
Expenses, operating.....	77,924.54
Expenses and Losses R. E.....	5,774.08
Other Expenses and Losses.....	
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	28,488.65
Balance Undivided Profits.....	232,514.79
Total.....	\$ 633,574.87

Number of members 907

Number of borrowers 2244

332.3

K13

V.66

Sixty-sixth Annual Report

**KANSAS
SAVINGS AND LOAN
ASSOCIATIONS**

December 31, 1964



**Published by
SAVINGS AND LOAN DEPARTMENT
Topeka • Kansas**

TO THE GOVERNOR OF KANSAS

THE SIXTY-SIXTH ANNUAL REPORT
OF
KANSAS SAVINGS AND LOAN
ASSOCIATIONS

AT THE CLOSE OF BUSINESS
DECEMBER 31, 1964

PUBLISHED BY THE
SAVINGS AND LOAN DEPARTMENT

State of Kansas

W. L. HAMILTON, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: GEO. W. GREENWOOD, <i>President</i> Topeka Savings Association Topeka, Kansas	Vice-Chairman: ROBERT N. ALLEN, <i>President</i> Home Savings Assn. Chanute, Kansas
Secretary: BILL D. STRANGE, <i>Executive Vice President</i> Peoples Bldg. & Loan Assn. Marysville, Kansas	Member: LAWRENCE REED, <i>Secretary</i> Golden Belt S & L Assn. Ellis, Kansas
Member: JAMES D. HOTCHKISS, <i>Executive Vice President</i> Colonial Savings & Loan Assn. Prairie Village, Kansas	

STAFF

MRS. RUTH E. STARR, <i>Secretary</i>	HARLAN YOUNG, <i>Examiner</i>
DARRELL E. SIECGRIST, <i>Examiner</i>	CHARLES A. BAUER, <i>Examiner</i>
KARL T. SWANSON, <i>Examiner</i>	



Savings and Loan Department

Room 1152-W State Office Building
Telephone CEntral 5-0011—Extension 698

TOPEKA

W. L. HAMILTON, *Commissioner*
RUTH E. STARR, *Secretary*

April 28, 1965

The Honorable William H. Avery
Governor of Kansas
Topeka, Kansas

Dear Governor:

I am happy to submit herewith the Sixty-Sixth annual report of the Savings and Loan Commissioner, showing the financial condition and the operating figures for the year ending December 31, 1964 of the Savings and Loan Associations chartered to do business by the State of Kansas.

There are 74 associations holding charters from the State, of which 62 have their accounts insured by the Federal Savings and Loan Insurance Corporation.

Kansas associations had assets as of December 31, 1964 of \$604,119,880, an increase for the year of 13%. Savings increased to \$516,725,447, an increase of 14%.

The net worth of these associations, composed of permanent capital, surplus, reserves and undivided profits, amounted to \$39,441,344. This equals 6.36% of total assets and 7.13% of savings share accounts and creditor liabilities.

During the year 1964 the associations paid dividends to savers in the amount of \$20,876,401.

The above figures indicate the general soundness of the financial structure of the associations, and the contribution which they are making to the promotion of thrift and home ownership, and to the general economy of Kansas.

The Commissioner wishes to acknowledge the substantial assistance of the members of the Savings and Loan Board and the loyal staff in the administration of this Department.

Since I am retiring June 30, 1965, I want to express my appreciation for the privilege of serving the State of Kansas as its Savings and Loan Commissioner for the past four and one-half years. It has been a source of satisfaction to observe the sound growth and increased service to the people of Kansas by these institutions during that time. It is my sincere wish that the Kansas savings and loan industry may continue to grow and prosper and perform an even broader service to the public in the years to come, and continue to reflect credit on the State. I would also like to express my best wishes to you and your administration as Governor of Kansas.

Respectfully submitted,

W. L. Hamilton
Commissioner

REPORT OF CONDITION AND OPERATIONS for all state-chartered savings and loan associations in Kansas for the calendar year 1964, and as of December 31, 1964.

FINANCIAL STATEMENT

ASSETS

First Mortgage Loans		\$514,496,928.46
Loans on Share Accounts		1,998,781.84
FHA Title I and Other Improvement Loans		2,043,591.86
Real Estate Sold on Contracts and Options		4,517,959.61
Real Estate Owned and in Judgments		4,467,041.43
Investments:		
Stock in Federal Home Loan Bank	\$ 5,959,500.00	
U. S. Government Obligations	32,142,443.98	
Other Investment Securities	<u>2,746,339.53</u>	40,848,283.51
Cash on Hand and in Banks		25,404,744.90
Accounts Receivable		84,531.18
Office Buildings and Leaseholds		5,309,382.58
FSLIC Prepayment Premiums		2,837,987.46
Furniture and Fixtures		1,058,707.97
Deferred Charges		365,339.61
Other Assets		<u>686,599.26</u>
		<u>\$604,119,879.67</u>

CAPITAL AND LIABILITIES

Savings Share Accounts:		
Installment Shares	\$ 24,163,172.83	
Optional or Savings Shares	366,344,357.20	
Prepaid Shares	3,452,407.19	
Full Paid Shares	122,729,350.96	
Other Shares	<u>36,158.49</u>	\$516,725,446.67
Mortgage Pledged Shares		456,737.69
Advances from Federal Home Loan Bank		30,079,389.58
Borrowed Money		1,850,000.00
Accounts Payable		193,248.09
Loans in Process		9,280,114.71
Advances by Borrowers for Taxes & Insurance		3,149,969.16
Other Liabilities		533,735.79
Permanent, Reserve and Guarantee Stock		2,876,150.00
Deferred Credits		824,442.00
Reserve Allocations:		
General Reserve	\$ 7,489,369.64	
Federal Insurance Reserve	20,747,704.91	
Other Reserves	<u>2,429,647.66</u>	30,666,722.21
Reserve for State and Federal Tax		570,467.38
Dividend Reserve		1,014,984.71
Undivided Profits		<u>5,898,471.68</u>
		<u>\$604,119,879.67</u>

December 31, 1964

INCOME AND PROFIT

Undivided Profits, December 31, 1963		\$ 5,304,082.11
Interest Received:		
Mortgage Loans	\$28,315,017.12	
Savings Share Loans	80,196.28	
Real Estate Sold on Contract	208,873.55	
Other Sources	<u>1,599,057.54</u>	30,203,144.49
Discounts Earned		248,166.99
Appraisal and Service Fees		1,015,706.64
Other Fees		311,343.41
Income from Operation of RE Owned		107,756.75
Income from Office Buildings		159,584.87
Dividends Received:		
Stock in Federal Home Loan Bank	\$ 196,616.00	
Other Investments	<u>234,286.23</u>	430,902.23
Miscellaneous Operating Income		134,490.57
Profit on Sale of:		
Real Estate	\$ 49,164.15	
Investments	<u>58,040.54</u>	107,204.69
Other Non-Operating Income		27,271.39
Other Additions		<u>715,096.07</u>
		<u>\$38,764,750.21</u>

December 31, 1964

EXPENSE AND INCOME DISTRIBUTION

Compensation Officer, Directors & Employees		\$ 3,072,358.73
Collection Expense		167,892.56
Legal Services		52,386.28
Expenses Officers, Directors & Employees		125,540.83
Rent and Utilities		340,325.14
Office Building Expense - Maintenance & Taxes		304,437.18
Furniture, Fixtures & Equipment		249,460.78
Advertising		581,888.17
Stationery, Printing & Office Supplies		168,154.71
Telephone, Telegrams and Postage		186,064.85
Insurance and Surety Bond Premiums		103,810.09
Federal Insurance (FSLIC) Premiums		387,581.23
Supervisory Expense and Audits		179,325.94
Organization Dues and Donations		126,195.36
Other Operating Expenses		713,215.09
Interest Paid:		
Advances from Federal Home Loan Bank	\$ 1,224,578.23	
Borrowed Money	<u>25,062.20</u>	1,249,640.43
Foreclosure Costs		2,334.26
Loss on Sale of:		
Real Estate	\$ 26,410.28	
Investments	<u>12,853.60</u>	39,263.88
Other Non-Operating Charges		168,831.43
Federal Income Tax & State Privilege Tax		485,905.73
Other Deductions		114,987.13
Distribution of Earnings:		
DIVIDENDS on Savings Shares	\$20,876,401.28	
General Reserves	79,142.54	
Federal Insurance Reserve	2,456,206.94	
Bad Debt Reserve	538,351.68	
Other Reserves	<u>96,576.26</u>	24,046,678.70
Undivided Profits December 31, 1964		<u>5,898,471.71</u>
		<u>\$38,764,750.21</u>

Operating Statement

SAVINGS AND LOAN DEPARTMENT

Fiscal Year Ending

June 30, 1964

Fee Fund July 1, 1963 \$11,227.57

RECEIPTS:

Examination Fees	\$68,590.00	
Filing Fees	740.00	
Approval Fees	<u>390.00</u>	\$69,720.00

Less allocation to General Fund 13,944.00

Net to Fee Fund \$55,776.00
\$67,003.57

EXPENSES:

Salaries:

Commissioner	\$ 7,500.00	
Staff	26,304.75	
Board Members	200.00	
Payroll Taxes	<u>2,636.05</u>	\$36,640.80

Operating Expenses:

Postage	\$ 202.55	
Telephone	261.49	
Printing	229.16	
Duplicating	260.77	
Office Rent	2,370.00	
Machine Maintenance	144.77	
Travel and		
Subsistence	9,695.18	
Dues and		
Registrations	140.00	
Surety Bonds and		
car insurance	144.18	
Office Supplies	91.35	
Office Equipment	309.00	
State Owned Cars(3)	4,979.40	
Expense on Cars	<u>1,460.86</u>	\$20,288.71
		<u>\$56,929.51</u>

Balance in Fee Fund June 30, 1964 \$10,074.06

Conversion of Materials and Equipment Fund \$ 490.00

KANSAS
State Chartered
SAVINGS AND LOAN ASSOCIATIONS
Name (* Indicates Association not Insured)

<u>Location</u>	<u>Name</u>
Anthony	*Anthony Building and Loan Association
Atchison	Home Loan and Savings Association
Belleville	Belleville Building and Loan Association
Beloit	Beloit Building and Loan Association
Chanute	Home Savings Association
Colby	Colby Savings and Loan Association
Columbus	*Columbus Building, Loan and Savings Association
Concordia	Central Savings Association
Cottonwood Falls	*Citizens Building and Loan Association
Council Grove	Morris County Savings and Loan Association
Derby	*The Home Savings Association
Dodge City	*Ford County Building and Loan Association
Ellis	Golden Belt Savings and Loan Association
Emporia	Columbia Building and Loan Association
Emporia	*Mutual Building and Loan Association
Erie	Erie Savings and Loan Association
Fort Scott	Liberty Savings and Loan Association
Fredonia	*Home Building and Loan Association
Garden City	Security Savings and Loan Association
Garnett	Garnett Savings and Loan Association
Girard	Home Savings and Loan Association
Goodland	Goodland Savings and Loan Association
Great Bend	Prudential Building and Loan Association
Hays	Hays Building and Loan Association
Hiawatha	Hiawatha Savings and Loan Association
Hugoton	Southwestern Savings and Loan Association
Iola	Security Savings and Loan Association
Junction City	Citizens Savings and Loan Association
Kansas City	Anchor Savings Association
Kansas City	Argentine Savings and Loan Association
Kansas City	Fidelity Building and Loan Association
Kansas City	General Savings and Loan Association
Kansas City	Gibraltar Savings and Loan Association
Kansas City	*Kansas Savings and Loan Association
Kingman	Kingman Savings and Loan Association
Kinsley	Kinsley Savings and Loan Association
Larned	Larned Savings and Loan Association
Lawrence	Lawrence Building and Loan Association
Leavenworth	Citizens' Mutual Building and Loan Association
Leavenworth	Leavenworth Mutual Savings and Loan Association
Liberal	Liberal Savings and Loan Association
Lindsborg	Smoky Valley Savings and Loan Association
Lyons	Lyons Savings and Loan Association
McPherson	Pioneer Savings and Loan Association
Manhattan	Home Building and Loan Association
Manhattan	*Union Building, Loan and Savings Association
Marysville	Peoples Building and Loan Association
Medicine Lodge	Barber County Building and Loan Association
Neodesha	Neodesha Building and Loan Association
Newton	Railroad Building, Loan and Savings Association
Norton	Norton Savings and Loan Association
Oberlin	Reserve Building and Loan Association
Ottawa	Ottawa Savings and Loan Association
Overland Park	Overland Park Savings and Loan Association
Parsons	Peoples Building and Loan Association
Plainville	Rooks County Savings Association
Prairie Village	Colonial Savings and Loan Association
Pratt	Western Savings Association
Russell	Russell Savings Association
Salina	Homestead Building and Loan Association
Salina	Security Savings and Loan Association
Shawnee	Commerce Savings and Loan Association
Sterling	Peoples Savings and Loan Association
Tonganoxie	Tonganoxie Building and Loan Association
Topeka	American Savings Association of Topeka
Topeka	Postal Savings and Loan Association
Topeka	*State Savings and Loan Association
Topeka	Topeka Savings Association
Wellington	Sumner County Building and Loan Association
Wichita	American Savings Association of Wichita
Wichita	Parklane Savings and Loan Association
Wichita	*Reserve Savings and Loan Association
Wichita	*United Savings and Loan Association
Wichita	Wichita Perpetual Building and Loan Association

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The ANTHONY BUILDING AND LOAN Association, ANTHONY Kansas.

Organized under the laws of Kansas, April 9, 1909 Charter expires April 9, 2009
(Date) (Date)

President E. W. Fox Secretary Adelaide Bassett Mahler

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 229,200.49
2. Loans on Shares.....	1,982.50
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	34,306.27
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	617.13
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 266,106.39
LIABILITIES	
1. Installment Shares.....	\$ 226,619.50
2. Optional Shares.....	1,523.50
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.)... <u>Ipsa Facto Cancellations</u>	168.47
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	10,283.92
11. Advances by Borrowers for Taxes and Insurance.....	565.78
12. Other Liabilities.....	550.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	12,559.84
16. Federal Insurance Reserve.....	
17. Other Reserves.....	3,936.42
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	9,898.96
21.....	
Total Liabilities.....	\$ 266,106.39

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 9,179.53	Dividends Paid and Credited....	\$ 8,442.58
Interest, Fines and Fees.....	12,804.02	Expenses, operating.....	3,215.52
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
		Federal Income Tax.....	239.52
		State Privilege Tax.....	
		Transferred to Reserves.....	186.97
		Balance Undivided Profits.....	9,898.96
Total.....	\$ 21,983.55	Total.....	\$ 21,983.55

Number of members 132

Number of borrowers 64

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, March 30, 1896 Charter expires March 30, 1996
(Date) (Date)

Statement for year ending December 31, 1964

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	2,726,172.89
3. Prepaid Shares.....	
4. Full Paid Shares.....	90,800.00
5. Other Shares (Christmas, etc.).....	961.90
6. Shares Pledged on Mortgage Loans.....	22,602.00
7. Advances from Federal Home Loan Bank.....	75,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	22,076.32
11. Advances by Borrowers for Taxes and Insurance.....	3,333.40
12. Other Liabilities.....	1,240.41
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	1,589.40
15. General Reserve.....	53,262.48
16. Federal Insurance Reserve.....	58,379.98
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	25,287.70
21. Total Liabilities.....	\$ 3,080,706.48

DISTRIBUTION

Dividends Paid and Credited.....	\$ 111,102.26
Expenses, operating.....	33,770.86
Expenses and Losses R. E.....	153.14
Other Expenses and Losses.....	92.90
Federal Income Tax.....	622.24
State Privilege Tax.....	472.35
Transferred to Reserves.....	15,101.45
Balance Undivided Profits.....	25,287.70
Total.....	\$ 186,602.90

Number of borrowers 359

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BELLEVILLE BUILDING AND LOAN Association, BELLEVILLE Kansas.

Organized under the laws of Kansas, June 8, 1923 Charter expires June 8, 1973
(Date) (Date)

President Fred Swoyer Secretary Wayne Hoffman

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 3,030,263.96
2. Loans on Shares.....	13,760.78
3. FHA Title I and Other Improvement Loans.....	5,479.44
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	1,643.82
6. Federal Home Loan Bank Stock.....	38,000.00
7. U. S. Government Obligations.....	147,440.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	20,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	87,122.23
11. Accounts Receivable.....	
12. Office Building(s).....	8,000.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	2,053.05
15. Deferred Charges.....	1,269.84
16. Other Assets.....	2,514.00
17. Prepaid Insurance Premiums (FSLIC).....	28,997.67
Total Assets.....	\$ 3,386,544.79
LIABILITIES	
1. Installment Shares.....	\$ 2,783,452.84
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	240,850.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	225,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	5,529.04
11. Advances by Borrowers for Taxes and Insurance.....	7,459.35
12. Other Liabilities.....	
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	2,800.00
14. Deferred Credits.....	6,302.08
15. General Reserve.....	10,616.74
16. Federal Insurance Reserve.....	90,557.57
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	2,300.00
19. Reserve for State Privilege Tax.....	1,000.00
20. Undivided Profits.....	10,677.17
21. Total Liabilities.....	\$ 3,386,544.79

EARNINGS	
Undivided Profits, last report....	\$ 3,013.46
Interest, Fines and Fees.....	177,573.51
Rents and Real Estate Sales.....	660.00
Other Earnings.....	
Dividends.....	1,157.13
Income on FSLIC Reserve.....	1,261.68
Non-Operating Income.....	5.00
Total.....	\$ 183,670.78

DISTRIBUTION	
Dividends Paid and Credited....	\$ 108,184.33
Expenses, operating.....	45,801.77
Expenses and Losses R. E.....	760.75
Other Expenses and Losses.....	
Federal Income Tax.....	1,614.89
State Privilege Tax.....	531.87
Transferred to Reserves.....	16,100.00
Balance Undivided Profits.....	10,677.17
Total.....	\$ 183,670.78

Number of members 1341

Number of borrowers 390

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The BELOIT BUILDING AND LOAN Association, BELOIT Kansas,
 Organized under the laws of Kansas, Oct. 29, 1929 Charter expires October 29, 1979
(Date) (Date)
 President G. C. Bassford Secretary Maxine Van Donge

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 6,709,611.22
2. Loans on Shares.....	68,994.50
3. FHA Title I and Other Improvement Loans.....	2,720.55
4. Real Estate Sold on Contract—Options.....	33,381.98
5. Real Estate Owned and in Judgment.....	16,964.47
6. Federal Home Loan Bank Stock.....	58,000.00
7. U. S. Government Obligations.....	430,136.66
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FHA Debentures</u>	10,500.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	169,821.90
11. Accounts Receivable.....	
12. Office Building(s).....	28,832.04
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	10,194.99
15. Deferred Charges.....	519.19
16. Other Assets.....	5,494.41
17. Prepaid Insurance Premiums (FSLIC).....	42,121.60
Total Assets.....	\$ 7,587,293.51
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	5,680,629.20
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,040,525.00
5. Other Shares (Christmas, etc.)..... <u>Ipsso Facto Cancellations</u>	115.85
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	300,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	90,807.43
11. Advances by Borrowers for Taxes and Insurance.....	43,571.70
12. Other Liabilities.....	78.90
13. XXXXXXXXXXXX <u>Reserve for Guarantee Stock</u>	65,000.00
14. XXXXXXXXXXXX <u>Unearned Discount</u>	1,740.73
15. General Reserve.....	119,166.95
16. Federal Insurance Reserve.....	166,500.00
17. Other Reserves.....	29,251.50
18. Reserve for Federal Income Tax.....	9,600.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	40,306.25
21.	
Total Liabilities.....	\$ 7,587,293.51

EARNINGS	
Undivided Profits, last report....	\$ 24,970.48
Interest, Fines and Fees.....	384,209.21
Rents and Real Estate Sales.....	300.00
Other Earnings.....	683.82
Discounts Earned.....	1,978.43
Dividends FHLB.....	1,740.00
Profit Sale of Investments.....	593.05
Other Non-Operating Income.....	13,405.59
Total.....	\$ 427,880.58

DISTRIBUTION	
Dividends Paid and Credited....	\$ 258,528.51
Expenses, operating.....	51,158.13
Expenses and Losses R. E.....	105.13
Other Expenses and Losses.....	13,390.50
Federal Income Tax.....	4.00
State Privilege Tax.....	2,601.25
Transferred to Reserves.....	61,786.81
Balance Undivided Profits.....	40,306.25
Total.....	\$ 427,880.58

Number of members 2080

Number of borrowers 619

As Required by Section 17-5609 G. S. 1949 Kansas

President Robert N. Allen Secretary Gloria F. Goff

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 7,929,686.23
2. Loans on Shares	10,695.92
3. FIIA Title I and Other Improvement Loans	2,462.38
4. Real Estate Sold on Contract—Options	15,058.01
5. Real Estate Owned and in Judgment	32,863.30
6. Federal Home Loan Bank Stock	82,500.00
7. U. S. Government Obligations	152,668.73
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	20,000.00
10. Cash on Hand and in Banks	715,064.19
11. Accounts Receivable	
12. Office Building(s)	199,866.91
13. Leasehold Improvements	
14. Furniture and Fixtures	38,610.30
15. Deferred Charges	2,034.45
16. Other Assets	20.00
17. Prepaid Insurance Premiums (FSLIC)	42,941.02
Total Assets	\$ 9,244,471.44

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,571,299.38
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,269,195.99
5. Other Shares (Christmas, etc.).....	7,387.53
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	575,564.23
8. Borrowed Money.....	
9. Accounts Payable.....	731.54
10. Loans in Process.....	177,206.97
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	158,013.47
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	261.04
15. General Reserve.....	
16. Federal Insurance Reserve.....	392,476.42
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	7,566.13
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	57,026.96
21. <u>Dividend Accrual</u>	27,741.78
Total Liabilities.....	\$ 9,244,471.44

EARNINGS

Undivided Profits, last report . . .	\$ 53,035.42
Interest, Fines and Fees	<u>496,985.86</u>
Rents and Real Estate Sales	<u>5,164.13</u>
Other Earnings	_____
_____	_____
_____	_____
_____	_____
Total	<u>\$ 555,185.41</u>

Number of members 2650

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 286,979.31
Expenses, operating . . .	<u>136,665.90</u>
Expenses and Losses R. E. . . .	534.88
Other Expenses and Losses	<u>27,741.78</u>
Federal Income Tax	<u>7,100.00</u>
State Privilege Tax	
Transferred to Reserves	<u>39,136.58</u>
Balance Undivided Profits	<u>57,026.96</u>
Total	\$ 555,185.41

Number of borrowers 1103

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLBY SAVINGS AND LOAN Association, COLBY Kansas.

Organized under the laws of Kansas, July 16, 1923 Charter expires July 16, 1973
(Date) (Date)

President Jesse J. Evans Secretary R. F. Urbom

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 2,845,511.34
2. Loans on Shares.....	975.00
3. FHA Title I and Other Improvement Loans.....	39,634.61
4. Real Estate Sold on Contract—Options.....	5,443.37
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	22,500.00
7. U. S. Government Obligations.....	122,409.38
8. State and Municipal Bonds.....	10,310.04
9. Other Securities: a. Shares: FNMA.....	1,169.40
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	118,822.88
11. Accounts Receivable.....	
12. Office Building(s).....	36,760.67
13. Leaschold Improvements.....	
14. Furniture and Fixtures.....	1,637.03
15. Deferred Charges.....	1,132.71
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	28,654.91
Total Assets.....	\$ 3,234,961.34

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	2,102,686.68
3. Prepaid Shares.....	
4. Full Paid Shares.....	701,375.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	200,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	53,670.47
11. Advances by Borrowers for Taxes and Insurance.....	24,474.19
12. Other Liabilities.....	
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	10,000.00
14. Deferred Credits.....	7,342.39
15. General Reserve.....	10,000.00
16. Federal Insurance Reserve.....	115,430.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	3,677.64
19. Reserve for State Privilege Tax.....	1,300.00
20. Undivided Profits.....	5,004.97
21.	
Total Liabilities.....	\$ 3,234,961.34

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 5,002.47	Dividends Paid and Credited....	\$ 111,027.48
Interest, Fines and Fees.....	179,298.07	Expenses, operating.....	45,231.30
Rents and Real Estate Sales.....	3,900.00	Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	425.00
.....		Federal Income Tax.....	2,146.23
.....		State Privilege Tax.....	1,300.00
.....		Transferred to Reserves.....	23,065.56
.....		Balance Undivided Profits.....	5,004.97
Total.....	\$ 188,200.54	Total.....	\$ 188,200.54

Number of members 1249 Number of borrowers 358

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The COLUMBUS BUILDING, LOAN & SAVINGS Association, COLUMBUS Kansas.

Organized under the laws of Kansas, March 28, 1902 Charter expires March 28, 2002
(Date) (Date)

President C. R. Stauffacher Secretary Helen Beck

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 135,417.39
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	10,245.84
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	484.97
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 146,148.20
LIABILITIES	
1. Installment Shares.....	\$ 58,840.34
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	71,595.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	
11. Advances by Borrowers for Taxes and Insurance.....	566.71
12. Other Liabilities.....	277.18
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	13,740.29
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	1,128.68
21.	
Total Liabilities.....	\$ 146,148.20

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 1,207.07	Dividends Paid and Credited....	\$ 4,853.20
Interest, Fines and Fees.....	8,093.79	Expenses, operating.....	3,094.13
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
.....		Federal Income Tax.....	214.53
.....		State Privilege Tax.....	10.32
.....		Transferred to Reserves.....	
.....		Balance Undivided Profits.....	1,128.68
Total.....	\$ 9,300.86	Total.....	\$ 9,300.86
Number of members.....	153	Number of borrowers.....	62

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Aug. 23, 1889 Charter expires August 23, 1989
(Date) (Date)

Statement for year ending December 31, 1964

LIABILITIES		
1.	Installment Shares.....	\$ 5,258,939.30
2.	Optional Shares.....	
3.	Prepaid Shares.....	362,000.00
4.	Full Paid Shares.....	112.64
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	545,818.06
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	62,845.63
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	14,518.06
13.	XXXXXX XXXX XXXX XXXX Guarantee Stock.....	60,000.00
14.	Deferred Credits.....	
15.	General Reserve.....	46,396.31
16.	Federal Insurance Reserve.....	234,007.19
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	2,406.89
21.	Total Liabilities.....	\$ 6,587,044.08

DISTRIBUTION

Dividends Paid and Credited.....	\$ 201,250.25
Expenses, operating.....	<u>114,951.77</u>
Expenses and Losses R. E.....	2,546.12
Other Expenses and Losses.....	8,818.26
Federal Income Tax.....	7,123.62
State Privilege Tax.....	<u>1,948.12</u>
Transferred to Reserves.....	49,566.99
Balance Undivided Profits.....	<u>2,406.89</u>
Total.....	\$ 388,812.02

Number of borrowers 622

As Required by Section 17-5609 G. S. 1949 Kansas

President Charles J. Brown Secretary W. Roy Mushrush

Statement for year ending December 31, 1964

LIABILITIES		
1.	Installment Shares.....	\$ 59,763.10
2.	Optional Shares.....	
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	195,850.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	12,000.00
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	28,923.59
21.	Total Liabilities.....	\$ 296,536.69

EARNINGS

Undivided Profits, last report	\$ 28,128.21
Interest, Fines and Fees	16,955.69
Rents and Real Estate Sales	
Other Earnings	
<u>Recovery on Loans</u>	<u>171.69</u>
<u>Total</u>	<u>\$ 45,255.59</u>

Number of members 68

DISTRIBUTION

Dividends Paid and Credited.....	\$ 11,493.95
Expenses, operating.....	4,015.84
Expenses and Losses R. E.....	522.41
Other Expenses and Losses.....	
Federal Income Tax.....	272.53
State Privilege Tax.....	27.27
Transferred to Reserves.....	
Balance Undivided Profits.....	<u>28,923.59</u>
Total.....	\$ 45,255.59

Number of borrowers 106

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The MORRIS COUNTY SAVINGS AND LOAN Association, COUNCIL GROVE Kansas.

Organized under the laws of Kansas, Oct. 16, 1919 Charter expires October 16, 1969
(Date) (Date)

President John C. Higginbotham Secretary David Warner Harris

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 2,444,075.05
2. Loans on Shares.....	2,034.50
3. FHA Title I and Other Improvement Loans.....	32,376.72
4. Real Estate Sold on Contract—Options.....	4,306.56
5. Real Estate Owned and in Judgment.....	4,943.22
6. Federal Home Loan Bank Stock.....	30,000.00
7. U. S. Government Obligations.....	77,250.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	91,985.47
11. Accounts Receivable.....	
12. Office Building(s).....	45,370.63
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,966.36
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	14,523.89
Total Assets.....	\$ 2,755,832.40
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	2,225,806.45
3. Prepaid Shares.....	
4. Full Paid Shares.....	26,499.05
5. Other Shares (Christinas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	141.98
7. Advances from Federal Home Loan Bank.....	245,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	64,977.18
11. Advances by Borrowers for Taxes and Insurance.....	5,786.19
12. Other Liabilities.....	5,635.01
13. Permanent Stock, XXXXXXX XXXXX XXXXX XXXXX	5,000.00
14. Deferred Credits.....	
15. General Reserve.....	20,216.51
16. Federal Insurance Reserve.....	137,822.22
17. Other Reserves.....	12,149.72
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	6,798.09
21.	
Total Liabilities.....	\$ 2,755,832.40

EARNINGS

Undivided Profits, last report....	\$ 380.09
Interest, Fires and Fees.....	138,971.91
Rents and Real Estate Sales.....	502.50
Other Earnings.....	
<u>Profit on Sale of Invest.</u>	<u>1,959.37</u>
<u>Dividends on FHLB Stock</u>	<u>841.39</u>
.....	
<u>Total</u>	<u>\$ 142,655.26</u>

DISTRIBUTION

Dividends Paid and Credited....	\$ 83,154.62
Expenses, operating.....	28,585.57
Expenses and Losses R. E.....	
Other Expenses and Losses.....	8,556.63
Federal Income Tax.....	3,519.94
State Privilege Tax.....	501.68
Transferred to Reserves.....	11,538.73
Balance Undivided Profits.....	6,798.09
<u>Total</u>	<u>\$ 142,655.26</u>

Number of members 1049

Number of borrowers 388

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The HOME SAVINGS Association, DERBY Kansas.
 Organized under the laws of Kansas, Aug. 18, 1921 Charter expires August 18, 1971
(Date) (Date)
 President Leo J. Johnson Secretary L. R. Chambers

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 1,105,646.07
2. Loans on Shares	2,820.00
3. FIIA Title I and Other Improvement Loans	20,187.23
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	12,500.00
7. U. S. Government Obligations	
8. State and Municipal Bonds	
9. Other Securities: a. <u>Debentures</u>	19,600.00
b. Shares in Other Associations	
10. Cash on Hand and in Banks	49,109.12
11. Accounts Receivable	
12. Office Building(s)	920.39
13. Leasehold Improvements	
14. Furniture and Fixtures	21,799.62
15. Deferred Charges	3,320.21
16. Other Assets	346.00
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 1,236,248.64
LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	830,999.66
3. Prepaid Shares	
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	137,635.00
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	12,190.82
11. Advances by Borrowers for Taxes and Insurance	6,848.73
12. Other Liabilities	381.42
13. XXXXXXXXXXXXXXXXXXXX Guarantee Stock	200,000.00
14. Deferred Credits	2,269.59
15. General Reserve	4,523.55
16. Federal Insurance Reserve	
17. Other Reserves <u>Statutory Expense Fund</u>	1,399.87
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	
21. <u>Surplus</u>	40,000.00
Total Liabilities	\$ 1,236,248.64

EARNINGS	
Undivided Profits, last report	\$
Interest, Fines and Fees	59,633.69
Rents and Real Estate Sales	825.00
Other Earnings	29.50
Federal HLB Dividends	300.59
<u>Statutory Expense Fund</u>	13,907.88
Total	\$ 74,696.66

DISTRIBUTION	
Dividends Paid and Credited	\$ 27,179.49
Expenses, operating	31,785.04
Expenses and Losses R. E.	13,907.88
Other Expenses and Losses	
Federal Income Tax	
State Privilege Tax	
Transferred to Reserves	1,824.25
Balance Undivided Profits	
Total	\$ 74,696.66

Number of members 2034

Number of borrowers 252

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The FORD COUNTY BUILDING AND LOAN Association, DODGE CITY Kansas.

Organized under the laws of Kansas, March 9, 1909 Charter expires March 9, 2009
(Date) (Date)

President D. P. Young Secretary R. A. Pittman

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 1,921,763.65
2. Loans on Shares.....	58,740.75
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	9,673.59
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	19,500.00
7. U. S. Government Obligations.....	135,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	131,001.71
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	593.70
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,286,273.40
LIABILITIES	
1. Installment Shares.....	\$ 764,960.72
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,289,600.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	34,415.43
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	130,578.25
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	66,719.00
21.	
Total Liabilities.....	\$ 2,286,273.40

EARNINGS

Undivided Profits, last report....	\$ 62,235.02
Interest, Fines and Fees.....	122,802.78
Rents and Real Estate Sales.....	
Other Earnings.....	1,765.44
.....	
.....	
.....	
Total.....	\$ 186,803.24

DISTRIBUTION

Dividends Paid and Credited....	\$ 81,630.42
Expenses, operating.....	26,662.66
Expenses and Losses R. E.....	
Other Expenses and Losses.....	707.84
Federal Income Tax.....	1,525.71
State Privilege Tax.....	565.21
Transferred to Reserves.....	8,992.40
Balance Undivided Profits.....	66,719.00
Total.....	\$ 186,803.24

Number of members 969

Number of borrowers 271

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GOLDEN BELT SAVINGS AND LOAN Association, ELLIS Kansas.

Organized under the laws of Kansas, Jan. 26, 1920 Charter expires January 26, 1970
(Date) (Date)

President A. F. Lecuyer Secretary Lawrence Reed

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 3,833,778.67
2. Loans on Shares	
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	22,341.97
5. Real Estate Owned and in Judgment	19,136.57
6. Federal Home Loan Bank Stock	47,200.00
7. U. S. Government Obligations	335,221.53
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	12,200.00
10. Cash on Hand and in Banks	25,121.46
11. Accounts Receivable	
12. Office Building(s)	9,314.29
13. Leasehold Improvements	
14. Furniture and Fixtures	5,359.08
15. Deferred Charges	944.47
16. Other Assets	
17. Prepaid Insurance Premiums (ISLIC)	19,722.66
Total Assets	\$ 4,330,340.70
LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	2,041,095.17
3. Prepaid Shares	
4. Full Paid Shares	1,848,210.00
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	115,000.00
8. Borrowed Money	
9. Accounts Payable	683.80
10. Loans in Process	1,328.71
11. Advances by Borrowers for Taxes and Insurance	727.36
12. Other Liabilities	34.48
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	15,000.00
14. Deferred Credits	
15. General Reserve	13,800.00
16. Federal Insurance Reserve	267,956.32
17. Other Reserves	4,619.68
18. Reserve for Federal Income Tax	2,850.00
19. Reserve for State Privilege Tax	1,500.00
20. Undivided Profits	17,535.18
21.	
Total Liabilities	\$ 4,330,340.70

EARNINGS	
Undivided Profits, last report	\$ 8,845.04
Interest, Fines and Fees	207,333.29
Rents and Real Estate Sales	189.00
Other Earnings	
<u>Income from Investments</u>	<u>12,702.71</u>
.....	
.....	
Total	\$ 229,070.04

DISTRIBUTION	
Dividends Paid and Credited	\$ 156,456.32
Expenses, operating	29,805.40
Expenses and Losses R. E.	299.81
Other Expenses and Losses	42.85
Federal Income Tax	2,850.00
State Privilege Tax	1,500.00
Transferred to Reserves	20,580.68
Balance Undivided Profits	17,535.18
Total	\$ 229,070.04

Number of members 1346

Number of borrowers 668

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLUMBIA BUILDING AND LOAN Association, EMPORIA Kansas.

Organized under the laws of Kansas, April 19, 1927 Charter expires April 19, 1977
(Date) (Date)

President Joe J. Morris Secretary Forrest E. Turvey

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 8,212,256.26
2. Loans on Shares.....	42,827.14
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	30,358.43
6. Federal Home Loan Bank Stock.....	84,100.00
7. U. S. Government Obligations.....	336,412.47
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	357,492.52
11. Accounts Receivable.....	
12. Office Building(s).....	54,382.57
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	7,197.77
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	60,839.29
Total Assets.....	\$ 9,195,866.45

LIABILITIES	
1. Installment Shares.....	\$ 8,482,492.97
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	50,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	73,223.74
11. Advances by Borrowers for Taxes and Insurance.....	236.41
12. Other Liabilities.....	459.73
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	17,500.00
14. Deferred Credits.....	
15. General Reserve.....	51,889.00
16. Federal Insurance Reserve.....	425,709.62
17. Other Reserves.....	2,647.74
18. Reserve for Federal Income Tax.....	8,449.31
19. Reserve for State Privilege Tax.....	3,460.63
20. Undivided Profits.....	79,797.30
21.....	
Total Liabilities.....	\$ 9,195,866.45

EARNINGS

Undivided Profits, last report....	\$ 57,286.25
Interest, Fires and Fees.....	495,447.73
Rents and Real Estate Sales.....	4,280.00
Other Earnings.....	1,016.30
<u>Sale Industrial Bonds</u>	<u>4,200.00</u>
<u>Profit Sale Investments</u>	<u>50.00</u>
<u>FHLB Dividends</u>	<u>2,733.25</u>
Total.....	\$ 565,013.53

DISTRIBUTION

Dividends Paid and Credited....	\$ 329,444.49
Expenses, operating.....	93,393.66
Expenses and Losses R. E.....	
Other Expenses and Losses.....	4,036.29
Federal Income Tax.....	8,449.31
State Privilege Tax.....	3,460.63
Transferred to Reserves.....	46,431.85
Balance Undivided Profits.....	79,797.30
Total.....	\$ 565,013.53

Number of members 2732

Number of borrowers 1204

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The MUTUAL BUILDING AND LOAN Association, EMPORIA Kansas.

Organized under the laws of Kansas, Mar. 7, 1907 Charter expires March 7, 2007
(Date) (Date)

President H. L. Kendig Secretary Vesper M. Sheeley, Jr.

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 3,120,275.20
2. Loans on Shares	
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	28,600.00
7. U. S. Government Obligations	176,572.70
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	103,936.05
11. Accounts Receivable	
12. Office Building(s)	50,000.00
13. Leasehold Improvements	
14. Furniture and Fixtures	
15. Deferred Charges	
16. Other Assets	1.00
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 3,479,384.95
LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	3,027,626.52
3. Prepaid Shares	1,487.27
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	1,631.25
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	50,000.00
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	49,243.66
11. Advances by Borrowers for Taxes and Insurance	47.72
12. Other Liabilities	
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	75,800.00
14. Deferred Credits	
15. General Reserve	129,693.38
16. Federal Insurance Reserve	
17. Other Reserves	39,138.61
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	104,716.54
21.	
Total Liabilities	\$ 3,479,384.95

EARNINGS	
Undivided Profits, last report	\$ 81,084.63
Interest, Fines and Fees	168,353.11
Rents and Real Estate Sales	6,410.00
Other Earnings	21,313.45
From Employees Ret.Fd.	11,000.00
.....	
.....	
Total	\$ 288,161.19

DISTRIBUTION	
Dividends Paid and Credited	\$ 123,048.86
Expenses, operating	58,074.40
Expenses and Losses R. E.	
Other Expenses and Losses	
Federal Income Tax	1,760.66
State Privilege Tax	560.73
Transferred to Reserves	
Balance Undivided Profits	104,716.54
Total	\$ 288,161.19

Number of members 1461

Number of borrowers 554

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ERIE SAVINGS AND LOAN Association, ERIE Kansas.

Organized under the laws of Kansas, March 5, 1884 Charter expires March 5, 2002
(Date) (Date)

President Cleo I. Dalton Secretary Neva L. Erney

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 2,152,579.43
2. Loans on Shares.....	6,468.01
3. FHA Title I and Other Improvement Loans.....	10,099.62
4. Real Estate Sold on Contract—Options.....	31,190.69
5. Real Estate Owned and in Judgment.....	3,544.79
6. Federal Home Loan Bank Stock.....	29,200.00
7. U. S. Government Obligations.....	86,838.27
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	2,500.00
10. Cash on Hand and in Banks.....	66,069.94
11. Accounts Receivable.....	
12. Office Building(s).....	84,848.45
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,087.78
15. Deferred Charges.....	898.82
16. Other Assets.....	8.00
17. Prepaid Insurance Premiums (FSLIC).....	13,297.32
Total Assets.....	\$ 2,495,631.12

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,312,596.12
3. Prepaid Shares.....	
4. Full Paid Shares.....	866,120.94
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	162,500.00
8. Borrowed Money.....	
9. Accounts Payable.....	4,307.43
10. Loans in Process.....	12,590.55
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	2,778.30
15. General Reserve.....	
16. Federal Insurance Reserve.....	115,115.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	2,469.96
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	17,152.82
21.....	
Total Liabilities.....	\$ 2,495,631.12

EARNINGS	
Undivided Profits, last report....	\$ 14,218.74
Interest, Fines and Fees.....	133,209.41
Rents and Real Estate Sales.....	5,700.00
Other Earnings.....	167.06
.....	
.....	
Total.....	\$ 153,295.21

DISTRIBUTION	
Dividends Paid and Credited....	\$ 86,939.64
Expenses, operating.....	32,180.07
Expenses and Losses R. E.....	5,219.75
Other Expenses and Losses.....	
Federal Income Tax.....	1,000.00
State Privilege Tax.....	
Transferred to Reserves.....	10,802.93
Balance Undivided Profits.....	17,152.82
Total.....	\$ 153,295.21

Number of members 1050

Number of borrowers 347

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERTY SAVINGS AND LOAN Association, FORT SCOTT Kansas.

Organized under the laws of Kansas, June 19, 1919 Charter expires June 19, 1969
(Date) (Date)

President F. E. Myers Asst. Secretary Richard E. Myers

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 6,993,967.52
2. Loans on Shares.....	3,486.29
3. FHA Title I and Other Improvement Loans.....	205,823.83
4. Real Estate Sold on Contract—Options.....	342.10
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	80,000.00
7. U. S. Government Obligations.....	321,428.14
8. State and Municipal Bonds.....	10,000.00
9. Other Securities: a. <u>Fort Scott Inv. Co.</u>	1.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	211,071.17
11. Accounts Receivable.....	
12. Office Building(s).....	53,906.85
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	7,694.89
15. Deferred Charges.....	456.89
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	44,579.97
Total Assets.....	\$ 7,932,758.65
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,299,751.65
3. Prepaid Shares.....	
4. Full Paid Shares.....	840,175.00
5. Other Shares (Christmas, etc.).....	10,129.50
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	722.99
10. Loans in Process.....	96,997.21
11. Advances by Borrowers for Taxes and Insurance.....	39,465.29
12. Other Liabilities.....	8,454.53
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	209,610.64
16. Federal Insurance Reserve.....	360,000.00
17. Other Reserves.....	42,030.49
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	25,421.35
21.	
Total Liabilities.....	\$ 7,932,758.65

EARNINGS	
Undivided Profits, last report....	\$ 17,553.41
Interest, Fines and Fees.....	410,855.35
Rents and Real Estate Sales.....	1,350.00
Other Earnings.....	3,838.10
.....	
.....	
.....	
Total.....	\$ 433,596.86

DISTRIBUTION	
Dividends Paid and Credited....	\$ 264,924.37
Expenses, operating.....	86,812.88
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	13,196.16
State Privilege Tax.....	5,532.39
Transferred to Reserves.....	37,709.71
Balance Undivided Profits.....	25,421.35
Total.....	\$ 433,596.86

Number of members 4281

Number of borrowers 1257

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME BUILDING AND LOAN Association, FREDONIA Kansas.

Organized under the laws of Kansas, Nov. 4, 1904 Charter expires November 4, 2004
(Date) (Date)

President Loyd C. Bunch Secretary Audra Wakeland

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 379,400.96
2. Loans on Shares.....	
3. FIIA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	15,658.01
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 395,058.97
LIABILITIES	
1. Installment Shares.....	\$ 91,232.09
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	252,800.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	6,977.08
11. Advances by Borrowers for Taxes and Insurance.....	787.28
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	20,806.49
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	22,456.03
21.....	
Total Liabilities.....	\$ 395,058.97

EARNINGS	DISTRIBUTION
Undivided Profits, last report.... \$ 19,940.92	Dividends Paid and Credited.... \$ 14,483.29
Interest, Fines and Fees..... 22,328.82	Expenses, operating..... 5,330.42
Rents and Real Estate Sales.....	Expenses and Losses R. E.....
Other Earnings.....	Other Expenses and Losses.....
.....	Federal Income Tax.....
.....	State Privilege Tax.....
.....	Transferred to Reserves.....
.....	Balance Undivided Profits..... 22,456.03
Total..... \$ 42,269.74	Total..... \$ 42,269.74
Number of members <u>108</u>	Number of borrowers <u>95</u>

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The SECURITY SAVINGS AND LOAN Association, GARDEN CITY Kansas.

Organized under the laws of Kansas, April 9, 1956 Charter expires April 9, 2006
(Date) (Date)

President W. W. Wells Secretary A. E. Rudd

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans	\$ 6,326,516.99
2. Loans on Shares	157,617.08
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	47,000.00
7. U. S. Government Obligations	324,343.76
8. State and Municipal Bonds	
9. Other Securities: a. <u>Producer Packing Assn.</u>	5,000.00
b. Shares in Other Associations	
10. Cash on Hand and in Banks	570,344.62
11. Accounts Receivable	
12. Office Building(s)	82,209.13
13. Leasehold Improvements	
14. Furniture and Fixtures	5,993.00
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	75,206.79
Total Assets	\$ 7,594,231.37
LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	6,847,733.91
3. Prepaid Shares	
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	250,000.00
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	127,638.22
11. Advances by Borrowers for Taxes and Insurance	25,910.19
12. Other Liabilities	
13. XXXXXXXXXXXXXXXXXXXX Guarantee Stock	70,000.00
14. Deferred Credits	
15. General Reserve	
16. Federal Insurance Reserve	200,000.00
17. Other Reserves	2,500.00
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	70,449.05
21.	
Total Liabilities	\$ 7,594,231.37

EARNINGS

Undivided Profits, last report	\$ 47,629.79
Interest, Fines and Fees	404,854.15
Rents and Real Estate Sales	5,862.50
Other Earnings	
<u>Dividend Correction</u>	<u>1.91</u>
Total	\$ 458,348.35

DISTRIBUTION

Dividends Paid and Credited	\$ 265,789.33
Expenses, operating	49,022.03
Expenses and Losses R. E.	
Other Expenses and Losses	
Federal Income Tax	7,143.52
State Privilege Tax	944.42
Transferred to Reserves	65,000.00
Balance Undivided Profits	70,449.05
Total	\$ 458,348.35

Number of members 2466

Number of borrowers 705

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GARNETT SAVINGS AND LOAN Association, GARNETT Kansas.

Organized under the laws of Kansas, March 20, 1914 Charter expires March 20, 1994
(Date) (Date)

President Frank Renzenberger Secretary Ionna Solander

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 3,147,401.97
2. Loans on Shares.....	12,077.66
3. FHA Title I and Other Improvement Loans.....	3,471.20
4. Real Estate Sold on Contract—Options.....	38,390.34
5. Real Estate Owned and in Judgment.....	7,105.37
6. Federal Home Loan Bank Stock.....	45,000.00
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	616,770.15
11. Accounts Receivable.....	
12. Office Building(s).....	13,494.50
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,235.94
15. Deferred Charges.....	1,992.87
16. Other Assets.....	17,920.59
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 3,904,860.59
LIABILITIES	
1. Installment Shares.....	\$ 3,231,030.71
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	388,350.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	6,446.33
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	22,331.79
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	3,397.59
15. General Reserve.....	
16. Federal Insurance Reserve.....	228,000.00
17. Other Reserves.....	20,275.66
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	5,028.51
21.....	
Total Liabilities.....	\$ 3,904,860.59

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 738.77	Dividends Paid and Credited....	\$ 142,147.83
Interest, Fines and Fees.....	225,760.29	Expenses, operating.....	51,322.72
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	28,000.00
		Balance Undivided Profits.....	5,028.51
Total.....	\$ 226,499.06	Total.....	\$ 226,499.06
Number of members <u>2558</u>		Number of borrowers <u>400</u>	

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS AND LOAN Association, GIRARD Kansas.

Organized under the laws of Kansas, April 4, 1884 Charter expires April 4, 1984
(Date) (Date)

President R. C. Beezley V. Pres. W. H. Seifert Secretary

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 1,944,037.64
2. Loans on Shares.....	1,300.00
3. FHA Title I and Other Improvement Loans.....	42,663.47
4. Real Estate Sold on Contract—Options.....	12,973.88
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	22,100.00
7. U. S. Government Obligations.....	130,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	205,094.76
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	4,971.75
14. Furniture and Fixtures.....	2,254.50
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	14,760.56
Total Assets.....	\$ 2,380,156.56
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,508,292.61
3. Prepaid Shares.....	
4. Full Paid Shares.....	761,050.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	11,415.70
11. Advances by Borrowers for Taxes and Insurance.....	1,195.38
12. Other Liabilities.....	1,538.99
13. XXXXXXXXXXXX Reserve Stock XXXXXXXXXXXX.....	1,900.00
14. Deferred Credits.....	6,140.01
15. General Reserve.....	12,217.38
16. Federal Insurance Reserve.....	73,755.97
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	2,650.52
21. Total Liabilities.....	\$ 2,380,156.56

EARNINGS	DISTRIBUTION
Undivided Profits, last report.... \$ 313.30	Dividends Paid and Credited.... \$ 81,865.29
Interest, Fines and Fees..... 116,649.09	Expenses, operating..... 19,988.96
Rents and Real Estate Sales..... 430.79	Expenses and Losses R. E..... 136.78
Other Earnings..... 1,142.90	Other Expenses and Losses.....
	Federal Income Tax..... 1,859.26
	State Privilege Tax..... 536.57
	Transferred to Reserves..... 11,498.70
	Balance Undivided Profits..... 2,650.52
Total..... \$ 118,536.08	Total..... \$ 118,536.08
Number of members 1202	Number of borrowers 342

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GOODLAND SAVINGS AND LOAN Association, GOODLAND Kansas.

Organized under the laws of Kansas, Sept. 14, 1924 Charter expires September 14, 1974
(Date) (Date)

President Doris E. Soder Secretary N. R. Soder

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 15,179,717.96
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	91,370.32
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	10,138.56
6. Federal Home Loan Bank Stock.....	166,700.00
7. U. S. Government Obligations.....	1,000,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	210,904.60
11. Accounts Receivable.....	
12. Office Building(s).....	73,000.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	21,000.00
15. Deferred Charges.....	2,921.39
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	80,865.75
Total Assets.....	\$ 16,836,618.58
LIABILITIES	
1. Installment Shares.....	\$ 1,324.80
2. Optional Shares.....	11,053,187.36
3. Prepaid Shares.....	
4. Full Paid Shares.....	3,930,900.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	450,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	3,082.17
10. Loans in Process.....	180,858.42
11. Advances by Borrowers for Taxes and Insurance.....	130,769.04
12. Other Liabilities.....	
13. XXXXXX XXXX XXXX XXXX XXXX Guarantee Stock.....	150,000.00
14. Deferred Credits.....	25,743.96
15. General Reserve.....	57,741.11
16. Federal Insurance Reserve.....	749,270.61
17. Other Reserves.....	53,932.08
18. Reserve for Federal Income Tax.....	10,000.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	39,809.03
21.	
Total Liabilities.....	\$ 16,836,618.58

EARNINGS

Undivided Profits, last report....	\$ 4,273.95
Interest, Fines and Fees.....	847,046.09
Rents and Real Estate Sales.....	1,320.00
Other Earnings.....	58,163.91
.....	
.....	
.....	
Total.....	\$ 910,803.95

Number of members 4523

DISTRIBUTION

Dividends Paid and Credited....	\$ 614,064.60
Expenses, operating.....	175,105.88
Expenses and Losses R. E.....	259.47
Other Expenses and Losses.....	91.66
Federal Income Tax.....	29,244.13
State Privilege Tax.....	5,264.51
Transferred to Reserves.....	46,964.67
Balance Undivided Profits.....	39,809.03
Total.....	\$ 910,803.95

Number of borrowers 1596

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PRUDENTIAL BUILDING AND LOAN Association, GREAT BEND Kansas.

Organized under the laws of Kansas, May 11, 1909 Charter expires May 11, 2009
(Date) (Date)

President M. V. Fryberger Secretary Clyde O. Burnside, Jr.

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 7,586,648.46
2. Loans on Shares.....	57,774.99
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	95,684.69
5. Real Estate Owned and in Judgment.....	12,367.87
6. Federal Home Loan Bank Stock.....	76,200.00
7. U. S. Government Obligations.....	548,421.88
8. State and Municipal Bonds.....	40,000.00
9. Other Securities: a.....	
b. Shares in Other Associations.....	50,000.00
10. Cash on Hand and in Banks.....	144,247.09
11. Accounts Receivable.....	3,553.50
12. Office Building(s).....	34,769.97
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	2,637.52
15. Deferred Charges.....	2,611.56
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	39,324.89
Total Assets.....	\$ 8,694,242.42

LIABILITIES	
1. Installment Shares.....	\$ 3,530,014.88
2. Optional Shares.....	18,621.20
3. Prepaid Shares.....	
4. Full Paid Shares.....	4,486,150.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	525.33
10. Loans in Process.....	48,182.70
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	3,000.16
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	26,800.00
14. Deferred Credits.....	7,845.31
15. General Reserve.....	78,934.62
16. Federal Insurance Reserve.....	266,129.75
17. Other Reserves.....	81,517.80
18. Reserve for Federal Income Tax.....	10,000.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	136,520.67
21. Total Liabilities.....	\$ 8,694,242.42

EARNINGS	
Undivided Profits, last report....	\$ 41,858.22
Interest, Fines and Fees.....	477,679.95
Rents and Real Estate Sales.....	2,347.88
Other Earnings.....	2,635.15
Transfer from Bad Debt Reserve.....	61,164.12
Total.....	\$ 585,685.32

DISTRIBUTION	
Dividends Paid and Credited....	\$ 321,543.94
Expenses, operating.....	74,259.05
Expenses and Losses R. E.....	499.44
Other Expenses and Losses.....	878.58
Federal Income Tax.....	10,000.00
State Privilege Tax.....	2,534.49
Transferred to Reserves.....	39,449.15
Balance Undivided Profits.....	136,520.67
Total.....	\$ 585,685.32

Number of members 3233

Number of borrowers 799

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HAYS BUILDING AND LOAN Association, HAYS Kansas.

Organized under the laws of Kansas, Oct. 4, 1919 Charter expires October 4, 1969
(Date) (Date)

President Cecil Calvert Secretary Irma Torrey

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 14,438,762.46
2. Loans on Shares.....	49,325.00
3. FHA Title I and Other Improvement Loans.....	46,835.55
4. Real Estate Sold on Contract—Options.....	33,491.54
5. Real Estate Owned and in Judgment.....	12,224.80
6. Federal Home Loan Bank Stock.....	165,000.00
7. U. S. Government Obligations.....	1,151,090.13
8. State and Municipal Bonds.....	568,222.16
9. Other Securities: a. <u>Kansas Bankers Surety Co.</u>	125.00
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	113,734.28
11. Accounts Receivable.....	
12. Office Building(s).....	120,900.00
13. Leaschold Improvements.....	
14. Furniture and Fixtures.....	9,455.66
15. Deferred Charges.....	2,964.13
16. Other Assets.....	981.95
17. Prepaid Insurance Premiums (FSLIC).....	61,059.91
Total Assets.....	\$ 16,784,172.57

LIABILITIES	
1. Installment Shares.....	\$ 76,326.54
2. Optional Shares.....	3,764,876.59
3. XXXXXXX Savings Shares.....	2,488,698.48
4. Full Paid Shares.....	7,388,008.00
5. Other Shares (Christmas, etc.). <u>Ipso Facto Cancellation</u>	546.40
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	1,125,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	2,071.11
10. Loans in Process.....	531,123.44
11. Advances by Borrowers for Taxes and Insurance.....	68,241.32
12. Other Liabilities.....	
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	5,000.00
14. Deferred Credits.....	16,541.33
15. General Reserve.....	328,477.77
16. Federal Insurance Reserve.....	781,842.10
17. Other Reserves.....	8,000.00
18. Reserve for Federal Income Tax.....	15,962.86
19. Reserve for State Privilege Tax.....	5,392.29
20. Undivided Profits.....	178,064.34
21. _____	
Total Liabilities.....	\$ 16,784,172.57

EARNINGS	
Undivided Profits, last report....	\$ 116,569.85
Interest, Fines and Fees.....	822,666.50
Rents and Real Estate Sales.....	2,712.44
Other Earnings.....	2,055.53
Dividends.....	5,795.00

Undivided Profit.....	292.23
Total.....	\$ 950,091.55

DISTRIBUTION	
Dividends Paid and Credited....	\$ 548,663.79
Expenses, operating.....	104,383.16
Expenses and Losses R. E.....	
Other Expenses and Losses.....	40,783.01
Federal Income Tax.....	15,962.86
State Privilege Tax.....	5,392.29
Transferred to Reserves.....	56,842.10
Balance Undivided Profits.....	178,064.34
Total.....	\$ 950,091.55

Number of members 6763

Number of borrowers 1806

As Required by Section 17-5609 G. S. 1949 Kansas

The HIAWATHA SAVINGS AND LOAN Association, HIAWATHA Kansas.

Organized under the laws of Kansas, Nov. 1, 1921 Charter expires November 1, 1971
(Date) (Date)

President H. A. Strahan Secretary R. S. Moser

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans	\$ 2,848,441.47
2.	Loans on Shares	28,750.00
3.	FITA Title I and Other Improvement Loans	22,116.18
4.	Real Estate Sold on Contract—Options	3,132.46
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	40,000.00
7.	U. S. Government Obligations	500,565.63
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	112,710.56
11.	Accounts Receivable	
12.	Office Building(s)	67,482.46
13.	Leasehold Improvements	
14.	Furniture and Fixtures	2,100.00
15.	Deferred Charges	11,909.22
16.	Other Assets	273.48
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	\$ 3,637,481.46
LIABILITIES		
1.	Installment Shares	\$
2.	Optional Shares	2,936,731.98
3.	Prepaid Shares	
4.	Full Paid Shares	390,065.00
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	2,082.26
11.	Advances by Borrowers for Taxes and Insurance	13,424.30
12.	Other Liabilities	
13.	XXXXXX XXXX XXXX XXXX XXXX Guarantee Stock	36,000.00
14.	Deferred Credits	3,861.74
15.	General Reserve	90,000.00
16.	Federal Insurance Reserve	166,000.00
17.	Other Reserves	2,800.00
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	6,516.18
21.	Total Liabilities	\$ 3,637,481.46

EARNINGS

Undivided Profits, last report.....	\$ 2,189.37
Interest, Fines and Fees.....	160,114.95
Rents and Real Estate Sales.....	
Other Earnings.....	15,984.97
Total.....	\$ 178,289.29

DISTRIBUTION

Dividends Paid and Credited.	\$ 122,895.51
Expenses, operating.	31,343.04
Expenses and Losses R. E.	
Other Expenses and Losses.	
Federal Income Tax.	2,068.76
State Privilege Tax.	721.38
Transferred to Reserves.	14,744.42
Balance Undivided Profits.	6,516.18
Total.	\$ 178,289.29

Number of members 1524Number of borrowers 476

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SOUTHWESTERN SAVINGS AND LOAN Association, HUGOTON Kansas.

Organized under the laws of Kansas, March 5, 1962 Charter expires March 5, 2012
(Date) (Date)

President Paul A. Wolf Secretary William C. Bond

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 2,209,876.28
2. Loans on Shares.....	400.00
3. FHA Title I and Other Improvement Loans.....	25,564.54
4. Real Estate Sold on Contract—Options.....	7,189.70
5. Real Estate Owned and in Judgment.....	12,512.46
6. Federal Home Loan Bank Stock.....	20,000.00
7. U. S. Government Obligations.....	149,796.84
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	48,007.83
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	3,857.21
15. Deferred Charges.....	
16. Other Assets.....	35,172.40
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,512,377.26
LIABILITIES	
1. Installment Shares.....	\$ 2,190,543.43
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	100,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	160.07
10. Loans in Process.....	19,475.83
11. Advances by Borrowers for Taxes and Insurance.....	5,696.34
12. Other Liabilities.....	
13. XXXXXXXXXXXXXXXXXXXX Guarantee Stock.....	100,000.00
14. Deferred Credits.....	4,492.11
15. General Reserve.....	16,289.26
16. Federal Insurance Reserve.....	30,871.54
17. Other Reserves.....	37,528.68
18. Reserve for Federal Income Tax.....	1,320.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	6,000.00
21.....	
Total Liabilities.....	\$ 2,512,377.26

EARNINGS

Undivided Profits, last report....	\$
Interest, Fines and Fees.....	146,830.09
Rents and Real Estate Sales.....	
Other Earnings.....	
.....	
.....	
.....	
Total.....	\$ 146,830.09

DISTRIBUTION

Dividends Paid and Credited....	\$ 83,265.60
Expenses, operating.....	32,292.06
Expenses and Losses R. E.....	1,237.00
Other Expenses and Losses.....	
Federal Income Tax.....	1,320.00
State Privilege Tax.....	1,321.55
Transferred to Reserves.....	21,393.88
Balance Undivided Profits.....	6,000.00
Total.....	\$ 146,830.09

Number of members 863

Number of borrowers 237

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS AND LOAN Association, IOLA Kansas

Organized under the laws of Kansas, April 10, 1924 Charter expires April 10, 1974
(Date) (Date)

President Dr. A. R. Chambers Secretary Dudley L. Henderson

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans	\$ 3,331,837.01
2. Loans on Shares	49,997.97
3. FHA Title I and Other Improvement Loans	6,324.44
4. Real Estate Sold on Contract—Options	10,175.26
5. Real Estate Owned and in Judgment	16,296.05
6. Federal Home Loan Bank Stock	42,000.00
7. U. S. Government Obligations	200,000.00
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	164,279.21
11. Accounts Receivable	
12. Office Building(s)	51,371.98
13. Leasehold Improvements	
14. Furniture and Fixtures	7,312.30
15. Deferred Charges	1,439.02
16. Other Assets	15.00
17. Prepaid Insurance Premiums (FSLIC)	27,527.08
Total Assets	\$ 3,908,575.32

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,525,579.98
3. Prepaid Shares.....	
4. Full Paid Shares.....	33,300.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	70,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	253.26
10. Loans in Process.....	12,778.28
11. Advances by Borrowers for Taxes and Insurance.....	27,305.82
12. Other Liabilities.....	8,811.91
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXXXXXX.....	18,000.00
14. Deferred Credits.....	1,757.34
15. General Reserve.....	
16. Federal Insurance Reserve.....	178,308.09
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	2,063.79
19. Reserve for State Privilege Tax.....	919.17
20. Undivided Profits.....	29,497.68
21. Total Liabilities.....	\$ 3,908,575.32

EARNINGS

Undivided Profits, last report.....	\$ 42,285.74
Interest, Fines and Fees.....	<u>201,157.24</u>
Rents and Real Estate Sales.....	1,896.36
Other Earnings.....	<u>733.10</u>

Total.....	<u>\$246,072.44</u>

Number of members 1825

DISTRIBUTION

Dividends Paid and Credited.....	\$ 129,561.07
Expenses, operating.....	<u>51,714.05</u>
Expenses and Losses R. E.....	269.03
Other Expenses and Losses.....	
Federal Income Tax.....	<u>2,800.00</u>
State Privilege Tax.....	938.96
Transferred to Reserves.....	<u>31,291.65</u>
Balance Undivided Profits.....	<u>29,497.68</u>
Total.....	\$246,072.44

Number of borrowers 643

As Required by Section 17-5609 G. S. 1949 Kansas

President Roy Luke Secretary Eunice Sewell

EARNINGS	DISTRIBUTION
Undivided Profits, last report.	Dividends Paid and Credited.
Interest, Fines and Fees.	Expenses, operating.
Rents and Real Estate Sales.	Expenses and Losses R. E.
Other Earnings.	Other Expenses and Losses.
	Federal Income Tax.
	State Privilege Tax.
	Transferred to Reserves.
	Balance Undivided Profits.
Total.	Total.

Number of borrowers 924

As Required by Section 17-5609 G. S. 1949 Kansas

President Harry T. West Secretary O. Arthur Krebs

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans.....	\$ 58,820,050.72
2.	Loans on Shares.....	96,263.21
3.	FHA Title I and Other Improvement Loans.....	46,778.40
4.	Real Estate Sold on Contract—Options.....	2,069,951.42
5.	Real Estate Owned and in Judgment.....	1,845,525.21
6.	Federal Home Loan Bank Stock.....	650,000.00
7.	U. S. Government Obligations.....	1,763,810.00
8.	State and Municipal Bonds.....	1.00
9.	Other Securities: a.....	
	b. Shares in Other Associations.....	
10.	Cash on Hand and in Banks.....	2,946,045.31
11.	Accounts Receivable.....	4,979.34
12.	Office Building(s).....	428,856.78
13.	Leasehold Improvements.....	91,171.33
14.	Furniture and Fixtures.....	165,136.37
15.	Deferred Charges.....	19,792.51
16.	Other Assets.....	36,225.50
17.	Prepaid Insurance Premiums (FSLIC).....	410,380.24
	Total Assets.....	\$ 69,394,967.34
LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	49,720,546.60
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	6,431,410.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	6,100,000.00
8.	Borrowed Money.....	900,000.00
9.	Accounts Payable.....	14,840.66
10.	Loans in Process.....	656,340.33
11.	Advances by Borrowers for Taxes and Insurance.....	883,816.89
12.	Other Liabilities.....	31,790.28
13.	XXXXXXXXXXXXXXXXXXXX Guarantee Stock.....	260,000.00
14.	Deferred Credits.....	77,385.87
15.	General Reserve.....	232,987.80
16.	Federal Insurance Reserve.....	2,621,620.04
17.	Other Reserves.....	886,898.79
18.	Reserve for Federal Income Tax.....	64,391.84
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	303,321.29
21.	Dividend Reserve.....	209,616.95
	Total Liabilities.....	\$ 69,394,967.34

EARNINGS

Undivided Profits, last report	\$ 267,653.78
Interest, Fines and Fees	3,711,674.94
Rents and Real Estate Sales	33,107.35
Other Earnings	23,150.96
<u>Earnings on Investments</u>	160,859.35
<u>From Special Reserve</u>	122,379.46
<u>Total</u>	\$ 4,318,825.84

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 2,165,368.39
Expenses, operating . . .	995,918.64
Expenses and Losses R. E. . .	84,997.59
Other Expenses and Losses . . .	293,771.76
Federal Income Tax . . .	60,608.42
State Privilege Tax . . .	9,344.64
Transferred to Reserves . . .	405,495.11
Balance Undivided Profits . . .	303,322.29
Total . . .	\$4,318,825.84

Number of members 26,985Number of borrowers 6070

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ARGENTINE SAVINGS AND LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Oct. 6, 1906 Charter expires October 6, 2006
(Date) (Date)

President W. W. Mack Secretary Charles H. Steffens

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 6,036,730.11
2. Loans on Shares.....	48,933.22
3. FIIA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	105,500.37
5. Real Estate Owned and in Judgment.....	30,982.86
6. Federal Home Loan Bank Stock.....	80,100.00
7. U. S. Government Obligations.....	489,617.19
8. State and Municipal Bonds.....	
9. Other Securities: a.....	10,001.00
b. Shares in Other Associations.....	180,000.00
10. Cash on Hand and in Banks.....	67,811.66
11. Accounts Receivable.....	
12. Office Building(s).....	16,975.09
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	11,034.62
15. Deferred Charges.....	
16. Other Assets.....	93.75
17. Prepaid Insurance Premiums (FSLIC).....	35,330.85
Total Assets.....	\$ 7,113,110.72

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,123,476.84
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,983,350.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	150,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	12,264.83
10. Loans in Process.....	113,359.09
11. Advances by Borrowers for Taxes and Insurance.....	44,041.19
12. Other Liabilities.....	1,093.89
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	247,837.69
16. Federal Insurance Reserve.....	327,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	10,387.59
19. Reserve for State Privilege Tax.....	3,597.21
20. Undivided Profits.....	96,702.39
21.....	
Total Liabilities.....	\$ 7,113,110.72

EARNINGS	
Undivided Profits, last report....	\$ 76,742.38
Interest, Fines and Fees.....	392,857.94
Rents and Real Estate Sales.....	
Other Earnings.....	7,627.29
Dividends Stock FHLB.....	2,603.25
Income FSLIC Sec.Res.....	1,043.95
Safe Deposit Box Rent.....	1,119.61
Total.....	\$ 481,994.42

DISTRIBUTION	
Dividends Paid and Credited....	\$ 256,295.78
Expenses, operating.....	59,638.77
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	10,437.87
State Privilege Tax.....	3,634.16
Transferred to Reserves.....	55,285.45
Balance Undivided Profits.....	96,702.39
Total.....	\$ 481,994.42

Number of members 2075

Number of borrowers 1137

As Required by Section 17-5609 G. S. 1949 Kansas

President H. Barth Arends Secretary Harold A. Potts

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans.....	\$ 5,108,933.68
2.	Loans on Shares.....	28,876.62
3.	FHA Title I and Other Improvement Loans.....	
4.	Real Estate Sold on Contract—Options.....	14,277.89
5.	Real Estate Owned and in Judgment.....	5,868.76
6.	Federal Home Loan Bank Stock.....	65,200.00
7.	U. S. Government Obligations.....	243,445.00
8.	State and Municipal Bonds.....	58,237.70
9.	Other Securities: a.....	
	b. Shares in Other Associations.....	
10.	Cash on Hand and in Banks.....	81,211.63
11.	Accounts Receivable.....	160.00
12.	Office Building(s).....	24,000.00
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	10,000.00
15.	Deferred Charges.....	
16.	Other Assets. Hotel Debentures	1.00
17.	Prepaid Insurance Premiums (FSLIC).....	24,442.51
Total Assets.....		\$ 5,664,654.79
LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	3,248,521.43
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	1,657,775.00
5.	Other Shares (Christmas, etc.).....	
6.	XXXXXXXXXXXXXXXXXXXXXXX Ipso Facto Cancellations	5,006.77
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	1,923.95
10.	Loans in Process.....	159,839.12
11.	Advances by Borrowers for Taxes and Insurance.....	12,830.65
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	115,000.00
16.	Federal Insurance Reserve.....	120,000.00
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	11,679.90
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	332,077.97
21.	Total Liabilities.....	\$ 5,664,654.79

EARNINGS

Undivided Profits, last report.....	\$ 329,050.81
Interest, Fines and Fees.....	311,624.85
Rents and Real Estate Sales.....	9,647.76
Other Earnings.....	30.71
.....	
.....	
.....	
.....	
Total.....	\$ 650,354.13

Number of members 1515

DISTRIBUTION

Dividends Paid and Credited.....	\$ 202,927.24
Expenses, operating.....	58,395.77
Expenses and Losses R. E.....	8,453.15
Other Expenses and Losses.....	
Federal Income Tax.....	6,000.00
State Privilege Tax.....	
Transferred to Reserves.....	42,500.00
Balance Undivided Profits.....	332,077.97
Total.....	\$ 650,354.13

Number of borrowers 720

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GENERAL SAVINGS AND LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Oct. 21, 1921 Charter expires October 21, 1971
(Date) (Date)

President Guy E. Stanley Secretary Mrs. Una O. Vaughan

Statement for year ending December 31, 1964.

ASSETS	
1. First Mortgage Loans.....	\$ 5,079,617.41
2. Loans on Shares.....	675.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	56,003.73
5. Real Estate Owned and in Judgment.....	71,312.53
6. Federal Home Loan Bank Stock.....	82,000.00
7. U. S. Government Obligations.....	254,371.41
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	330,079.00
11. Accounts Receivable.....	699.02
12. Office Building(s).....	
13. Leasehold Improvements.....	3,273.57
14. Furniture and Fixtures.....	10,531.64
15. Deferred Charges.....	
16. Other Assets.....	6,035.28
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 5,894,598.59
LIABILITIES	
1. Installment Shares.....	\$ 181.00
2. Optional Shares.....	2,506,442.42
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,062,080.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	617,250.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	157,223.69
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	6,034.67
13. Permanent Stock, 10,000,000.00	25,000.00
14. Deferred Credits.....	
15. General Reserve.....	92,256.46
16. Federal Insurance Reserve.....	234,400.00
17. Other Reserves.....	177,838.58
18. Reserve for Federal Income Tax.....	6,666.71
19. Reserve for State Privilege Tax.....	2,000.00
20. Undivided Profits.....	7,225.06
21.....	
Total Liabilities.....	\$ 5,894,598.59

EARNINGS

Undivided Profits, last report....	\$ 152.12
Interest, Fines and Fees.....	332,026.94
Rents and Real Estate Sales.....	1,716.01
Other Earnings.....	
Discounts Earned.....	12,656.40
Dividends - Stock FHLB.....	2,665.00
Total.....	\$ 349,216.47

DISTRIBUTION

Dividends Paid and Credited....	\$ 178,657.29
Expenses, operating.....	104,725.19
Expenses and Losses R. E.....	3,765.07
Other Expenses and Losses.....	25,699.96
Federal Income Tax.....	6,066.07
State Privilege Tax.....	2,000.00
Transferred to Reserves.....	21,077.83
Balance Undivided Profits.....	7,225.06
Total.....	\$ 349,216.47

Number of members 3057

Number of borrowers 990

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Aug. 16, 1895 Charter expires August 16, 1995
(Date) (Date)

President Joe H. Vaughan Secretary Ivar W. Larson

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 10,335,028.64
2. Loans on Shares	79,797.61
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	19,312.41
5. Real Estate Owned and in Judgment	5,649.42
6. Federal Home Loan Bank Stock	147,000.00
7. U. S. Government Obligations	455,513.50
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	329,919.50
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	14,298.65
15. Deferred Charges	1,552.60
16. Other Assets	1.00
17. Prepaid Insurance Premiums (FSLIC)	44,108.02
Total Assets	\$ 11,432,181.35

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	7,081,024.25
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	2,681,475.00
5.	XXXXXXXXXXXXXXXXXXXX Ipso Facto Cancellations.....	257.57
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	107,250.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	1,403.16
10.	Loans in Process.....	256,831.56
11.	Advances by Borrowers for Taxes and Insurance.....	48,654.95
12.	Other Liabilities.....	5,483.85
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	3,238.98
15.	General Reserve.....	367,167.85
16.	Federal Insurance Reserve.....	344,000.00
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	33,000.00
19.	Reserve for State Privilege Tax.....	5,500.00
20.	Undivided Profits.....	496,894.18
21.		
	Total Liabilities.....	\$ 11,432,181.35

EARNINGS

Undivided Profits, last report	\$445,216.83
Interest, Fines and Fees	663,845.46
Rents and Real Estate Sales	1,078.77
Other Earnings	464.46
_____	_____
_____	_____
_____	_____
Total	\$1110,605.52

Number of members 4505

DISTRIBUTION

Dividends Paid and Credited....	\$ 385,808.32
Expenses, operating.....	111,975.38
Expenses and Losses R. E.....	1,048.74
Other Expenses and Losses.....	16,054.85
Federal Income Tax.....	33,324.05
State Franchise Tax.....	5,500.00
Transferred to Reserves.....	60,000.00
Balance Undivided Profits.....	496,694.18
Total.....	\$ 1,110,804.52

Number of borrowers 1532

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KANSAS SAVINGS AND LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Sept. 28, 1908 Charter expires September 28, 2008
(Date) (Date)

President Wilmer M. Holsinger Secretary Ronald D. Roberts

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 419,437.80
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	1,988.67
4. Real Estate Sold on Contract—Options.....	2,716.60
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	6,100.00
7. U. S. Government Obligations.....	9,500.00
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Certificates of Deposit</u>	25,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	16,311.65
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1.00
15. Deferred Charges.....	
16. Other Assets.....	233.69
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 481,289.41
LIABILITIES	
1. Installment Shares.....	\$ 241,359.77
2. Optional Shares.....	
3. Prepaid Shares.....	74,238.17
4. Full Paid Shares.....	
5. XXXXXXXXXXXXXXXXXXXX <u>Ipsa Facto Cancellations</u>	619.87
6. Shares Pledged on Mortgage Loans.....	6,389.36
7. Advances from Federal Home Loan Bank.....	30,800.00
8. Borrowed Money.....	
9. Accounts Payable.....	1,052.51
10. Loans in Process.....	2,982.07
11. Advances by Borrowers for Taxes and Insurance.....	4,187.67
12. Other Liabilities.....	459.00
13. XXXXXXXXXXXXXXX <u>Guarantee Stock</u>	25,000.00
14. Deferred Credits.....	
15. General Reserve.....	268.00
16. Federal Insurance Reserve.....	
17. Other Reserves. <u> earmarked</u>	70,044.07
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	
21. <u>Statutory Expense Fund</u>	23,888.92
Total Liabilities.....	\$ 481,289.41

EARNINGS

Undivided Profits, last report....	\$ 11,400.52
Interest, Fines and Fees.....	23,845.30
Rents and Real Estate Sales.....	
Other Earnings.....	1,430.01
<u>Statutory Expense Fund</u>	1,111.08
.....	
.....	
Total.....	\$ 37,786.91

DISTRIBUTION

Dividends Paid and Credited....	\$ 11,958.82
Expenses, operating.....	14,552.50
Expenses and Losses R. E.....	
Other Expenses and Losses.....	538.94
Federal Income Tax.....	426.77
State Privilege Tax.....	60.63
Transferred to Reserves.....	10,249.25
Balance Undivided Profits.....	
Total.....	\$ 37,786.91

Number of members 201

Number of borrowers 130

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The KINGMAN SAVINGS AND LOAN Association, KINGMAN Kansas.

Organized under the laws of Kansas, June 3, 1909 Charter expires June 3, 2009
(Date) (Date)

President Marvin W. Wallace Secretary Darrel Berry

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 4,936,629.28
2. Loans on Shares.....	40,620.49
3. FHA Title I and Other Improvement Loans.....	35,525.11
4. Real Estate Sold on Contract—Options.....	1,163.08
5. Real Estate Owned and in Judgment.....	26,484.28
6. Federal Home Loan Bank Stock.....	60,000.00
7. U. S. Government Obligations.....	332,401.72
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	30,000.00
10. Cash on Hand and in Banks.....	224,879.59
11. Accounts Receivable.....	
12. Office Building(s).....	34,319.69
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	16,903.73
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	37,437.31
Total Assets.....	\$ 5,776,364.28

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,252,980.14
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,045,000.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	100,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	3,120.43
11. Advances by Borrowers for Taxes and Insurance.....	25,366.47
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	7,775.34
15. General Reserve.....	108,558.92
16. Federal Insurance Reserve.....	158,938.00
17. Other Reserves.....	10,655.11
18. Reserve for Federal Income Tax.....	4,375.98
19. Reserve for State Privilege Tax.....	2,033.08
20. Undivided Profits.....	57,560.81
21.....	
Total Liabilities.....	\$ 5,776,364.28

EARNINGS

Undivided Profits, last report....	\$ 38,393.50
Interest, Fines and Fees.....	308,969.63
Rents and Real Estate Sales.....	2,218.75
Other Earnings.....	664.41
Discounts Earned.....	4,460.01
Dividends.....	1,950.00
Prior Invest.Cr.Addback.....	68.16
Total.....	\$ 356,724.46

DISTRIBUTION

Dividends Paid and Credited....	\$ 198,198.10
Expenses, operating.....	57,897.24
Expenses and Losses R. E.....	2,477.93
Other Expenses and Losses.....	
Federal Income Tax.....	4,386.83
State Privilege Tax.....	2,033.08
Transferred to Reserves.....	34,170.47
Balance Undivided Profits.....	57,560.81
Total.....	\$ 356,724.46

Number of members 3279

Number of borrowers 508

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KINSLEY SAVINGS AND LOAN Association, KINSLEY Kansas.

Organized under the laws of Kansas, April 1, 1921 Charter expires April 11, 2001
(Date) (Date)

President Roy Hatfield Secretary M. E. Austin

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 2,400,901.03
2. Loans on Shares.....	300.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	21,555.52
5. Real Estate Owned and in Judgment.....	7,770.90
6. Federal Home Loan Bank Stock.....	21,900.00
7. U. S. Government Obligations.....	30,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	146,109.00
11. Accounts Receivable.....	81.95
12. Office Building(s).....	13,583.55
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	5,822.04
15. Deferred Charges.....	245.44
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	14,106.37
Total Assets.....	\$ 2,662,375.80

LIABILITIES	
1. Installment Shares.....	\$ 1,395,216.69
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	971,750.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	410.26
10. Loans in Process.....	75,249.09
11. Advances by Borrowers for Taxes and Insurance.....	11,832.86
12. Other Liabilities.....	834.57
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	53,844.01
16. Federal Insurance Reserve.....	110,799.16
17. Other Reserves.....	20,515.53
18. Reserve for Federal Income Tax & State Privilege Tax.....	2,378.25
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	19,545.38
21.....	
Total Liabilities.....	\$ 2,662,375.80

EARNINGS	
Undivided Profits, last report....	\$ 10,645.82
Interest, Fines and Fees.....	157,130.18
Rents and Real Estate Sales.....	
Other Earnings.....	.02
Dividends, FHLB Stock.....	711.75
Dividends, Other Inv.....	1,350.00
Total.....	\$ 169,837.77

DISTRIBUTION	
Dividends Paid and Credited....	\$ 94,652.43
Expenses, operating.....	40,351.54
Expenses and Losses R. E.....	42.85
Other Expenses and Losses.....	405.45
Federal Income Tax.....	2,788.62
State Privilege Tax.....	
Transferred to Reserves.....	12,051.50
Balance Undivided Profits.....	19,545.38
Total.....	\$ 169,837.77

Number of members 1381 Number of borrowers 474

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The EARNED SAVINGS AND LOAN Association, EARNED Kansas.

Organized under the laws of Kansas, July 23, 1921 Charter expires July 20, 1971
(Date) (Date)

President G. L. Frizell Secretary M. C. Scott

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 2,187,035.07
2. Loans on Shares.....	43,882.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	23,300.00
7. U. S. Government Obligations.....	64,511.71
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	169,907.75
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	2,287.99
15. Deferred Charges.....	
16. Other Assets.....	11,516.02
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,502,440.54

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,299,792.55
3. Prepaid Shares.....	
4. Full Paid Shares.....	990,375.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	6,919.41
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	2,558.61
10. Loans in Process.....	22,549.60
11. Advances by Borrowers for Taxes and Insurance.....	6,413.15
12. Other Liabilities.....	111.27
13. XXXXXXXXXXXXXXXXXXXX Guarantee Stock.....	25,000.00
14. Deferred Credits.....	676.93
15. General Reserve.....	53,734.72
16. Federal Insurance Reserve.....	87,989.14
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	6,320.16
21. Total Liabilities.....	 \$ 2,502,440.54

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 6,464.43	Dividends Paid and Credited....	\$ 88,236.32
Interest, Fines and Fees.....	129,459.53	Expenses, operating.....	24,179.96
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	1,166.88
.....		Federal Income Tax.....	4,058.04
.....		State Privilege Tax.....	1,638.67
.....		Transferred to Reserves.....	10,323.93
.....		Balance Undivided Profits.....	6,320.16
Total.....	\$ 135,923.96	Total.....	\$ 135,923.96

Number of members 1072

Number of borrowers 352

As Required by Section 17-5609 C. S. 1949 Kansas

President H. C. Brinkman Secretary L. E. Eby

Statement for year ending December 31, 1964

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	3,974,482.62
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	12,720.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	45,119.30
11.	Advances by Borrowers for Taxes and Insurance.....	2,526.16
12.	Other Liabilities.....	121.14
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	223,186.26
17.	Other Reserves.....	5,932.98
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	40,000.00
21.	Total Liabilities.....	\$ 4,304,088.46

DISTRIBUTION

Dividends Paid and Credited.....	\$ 158,903.97
Expenses, operating.....	40,957.37
Expenses and Losses R. E.....	3.94
Other Expenses and Losses.....	2,619.39
Federal Income Tax.....	2,190.66
State Privilege Tax.....	
Transferred to Reserves.....	19,824.57
Balance Undivided Profits.....	40,000.00
Total.....	\$ 264,499.90

Number of borrowers 460

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS MUTUAL BUILDING AND LOAN Association, LEAVENWORTH Kansas.

Organized under the laws of Kansas, March 4, 1884 Charter expires March 4, 1984

(Date)
Exec. V. Pres

President G. W. Hoins

Secretary Chas. W. Timmons

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 9,259,957.56
2. Loans on Shares.....	34,032.31
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	61,979.19
5. Real Estate Owned and in Judgment.....	35,595.57
6. Federal Home Loan Bank Stock.....	142,300.00
7. U. S. Government Obligations.....	575,921.76
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Hotel Shares</u>	1.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	472,035.14
11. Accounts Receivable.....	
12. Office Building(s).....	63,774.65
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	10,868.03
15. Deferred Charges.....	1,887.89
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	40,016.53
Total Assets.....	\$ 10,698,369.63

LIABILITIES	
1. Installment Shares.....	\$ 13,849.05
2. Optional Shares.....	4,925,768.74
3. Prepaid Shares.....	
4. Full Paid Shares.....	4,436,525.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	68,170.64
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	1,987.97
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	402,605.10
16. Federal Insurance Reserve.....	501,887.62
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	55,384.57
19. Reserve for State Privilege Tax.....	6,280.00
20. Undivided Profits.....	285,910.94
21. Total Liabilities.....	\$ 10,698,369.63

EARNINGS	
Undivided Profits, last report.....	\$ 319,246.46
Interest, Fines and Fees.....	544,509.23
Rents and Real Estate Sales.....	1,865.36
Other Earnings.....	
FHLB & Bonds.....	44,442.58
Non-Operating.....	1,595.85
Total.....	\$ 911,659.48

DISTRIBUTION	
Dividends Paid and Credited.....	\$ 358,392.51
Expenses, operating.....	102,884.23
Expenses and Losses R. E.....	
Other Expenses and Losses.....	4,872.24
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	159,599.56
Balance Undivided Profits.....	285,910.94
Total.....	\$ 911,659.48

Number of members 3480

Number of borrowers 1622

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LEAVENWORTH MUTUAL SAVINGS & LOAN Association, LEAVENWORTH Kansas.

Organized under the laws of Kansas, April 6, 1888 Charter expires April 6, 1987
(Date) (Date)

President E. Bert Collard Secretary Rose M. Hill

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 13,433,253.10
2. Loans on Shares.....	58,095.16
3. FHA Title I and Other Improvement Loans.....	204,608.81
4. Real Estate Sold on Contract—Options.....	223,706.51
5. Real Estate Owned and in Judgment.....	67,879.44
6. Federal Home Loan Bank Stock.....	194,000.00
7. U. S. Government Obligations.....	894,750.23
8. State and Municipal Bonds. <u>FHLB Obligations-Notes</u>	500,703.13
9. Other Securities: a. <u>Hotel Stock: New Industries</u>	11,000.00
b. Shares in Other Associations.....	70,000.00
10. Cash on Hand and in Banks.....	487,082.14
11. Accounts Receivable <u>Accrued Int. FHLB Notes</u>	1,432.29
12. Office Building(s).....	185,641.26
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	27,368.13
15. Deferred Charges. <u>Prepaid bond & insurance</u>	2,391.82
16. Other Assets. <u>Auto</u>	1,148.52
17. Prepaid Insurance Premiums (FSLIC).....	64,523.16
Total Assets.....	\$ 16,427,583.70

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	10,671,078.97
3. Prepaid Shares.....	
4. Full Paid Shares.....	3,929,950.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	9,537.81
10. Loans in Process.....	114,465.89
11. Advances by Borrowers for Taxes and Insurance.....	33,072.67
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	59,850.13
15. General Reserve.....	462,656.86
16. Federal Insurance Reserve.....	567,624.77
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	20,000.00
19. Reserve for State Privilege Tax.....	6,000.00
20. Undivided Profits.....	553,346.60
21.	
Total Liabilities.....	\$ 16,427,583.70

EARNINGS	
Undivided Profits, last report....	\$ 110,672.20
Interest, Fins and Fees.....	787,892.44
Rents and Real Estate Sales.....	4,669.35
Other Earnings.....	34,290.18
<u>Earned Discounts</u>	11,618.78
<u>Income - Office Bldg.</u>	5,250.00
<u>Other Income</u>	38,745.49
<u>From General Reserve</u>	426,680.08
Total.....	\$ 1,419,818.52

DISTRIBUTION	
Dividends Paid and Credited....	\$ 552,221.83
Expenses, operating.....	155,621.43
Expenses and Losses R. E.....	17,724.49
Other Expenses and Losses.....	38,288.98
Federal Income Tax.....	21,750.72
State Privilege Tax.....	6,239.70
Transferred to Reserves.....	74,624.77
Balance Undivided Profits.....	553,346.60
Total.....	\$ 1,419,818.52

Number of members 8350

Number of borrowers 2428

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERAL SAVINGS AND LOAN Association, LIBERAL Kansas.

Organized under the laws of Kansas, Nov. 30, 1960 Charter expires November 30, 2010
(Date) (Date)

President John W. Wood Secretary Ray R. Hall

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 4,731,182.88
2. Loans on Shares	22,091.60
3. FHA Title I and Other Improvement Loans	29,767.76
4. Real Estate Sold on Contract—Options	16,155.78
5. Real Estate Owned and in Judgment	61,338.98
6. Federal Home Loan Bank Stock	58,400.00
7. U. S. Government Obligations	443,979.43
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	114,310.19
11. Accounts Receivable	
12. Office Building(s)	63,000.00
13. Leasehold Improvements	1,146.74
14. Furniture and Fixtures	10,703.75
15. Deferred Charges	
16. Other Assets	1,024.50
17. Prepaid Insurance Premiums (FSLIC)	90,581.64
Total Assets	\$ 5,643,683.25

LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	4,423,961.57
3. Prepaid Shares	
4. Full Paid Shares	444,400.00
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	535,460.00
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	33,045.98
11. Advances by Borrowers for Taxes and Insurance	32,376.00
12. Other Liabilities	(1,397.57)
13. XXXXXXXXXXXXXXXXXXXX Guarantee Stock	100,000.00
14. Deferred Credits	7,229.38
15. General Reserve	
16. Federal Insurance Reserve	53,108.94
17. Other Reserves	
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	2,082.00
20. Undivided Profits & Paid-in Surplus, Org. Exp. Fund	13,416.95
21.	
Total Liabilities	\$ 5,643,683.25

EARNINGS	DISTRIBUTION
Undivided Profits, last report... \$ 12,557.20	Dividends Paid and Credited... \$ 190,147.52
Interest, Fines and Fees... 337,942.03	Expenses, operating... 75,752.30
Rents and Real Estate Sales... 1,531.42	Expenses and Losses R. E.... 741.26
Other Earnings, Priv. Tax Adj. 691.11	Other Expenses and Losses... 28,418.31
	Federal Income Tax... 8,500.00
	State Privilege Tax... 2,082.00
	Transferred to Reserves... 33,663.42
	Balance Undivided Profits... 13,416.95
Total... \$ 352,721.76	Total... \$ 352,721.76

Number of members 1749

Number of borrowers 422

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SMOKY VALLEY SAVINGS AND LOAN Association, LINDSBORG Kansas.

Organized under the laws of Kansas, April 9, 1956 Charter expires April 9, 2006
(Date) (Date)

President Merrill Tarnstrom Secretary Amos W. Glad

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 1,967,756.02
2. Loans on Shares.....	30,002.35
3. FHA Title I and Other Improvement Loans.....	48,359.03
4. Real Estate Sold on Contract—Options.....	47,121.30
5. Real Estate Owned and in Judgment.....	38,798.41
6. Federal Home Loan Bank Stock.....	25,000.00
7. U. S. Government Obligations.....	62,254.65
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FHA Debentures</u>	13,350.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	100,263.29
11. Accounts Receivable.....	5,471.22
12. Office Building(s).....	9,578.89
13. Leasehold Improvements.....	1,313.29
14. Furniture and Fixtures.....	21,044.20
15. Deferred Charges.....	2,290.60
16. Other Assets.....	19,219.51
17. Prepaid Insurance Premiums (FSLIC).....	13,565.41
Total Assets.....	\$ 2,405,388.17
LIABILITIES	
1. Installment Shares.....	\$ 3,682.63
2. Optional Shares.....	1,798,601.68
3. Prepaid Shares.....	
4. Full Paid Shares.....	120,300.00
5. Other Shares (Christmas, etc.).....	1,355.80
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	300,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	64,500.82
11. Advances by Borrowers for Taxes and Insurance.....	16,736.34
12. Other Liabilities.....	19,356.60
13. XXXXXXXXXX Reserve Stock XXXXXXXXXX	44,000.00
14. Deferred Credits.....	9,823.03
15. General Reserve.....	
16. Federal Insurance Reserve.....	27,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	31.27
21.	
Total Liabilities.....	\$ 2,405,388.17

EARNINGS

Undivided Profits, last report....	\$ 155.03
Interest, Fines and Fees.....	113,687.58
Rents and Real Estate Sales.....	2,752.93
Other Earnings.....	1,322.59
<u>Organization Exp.Fund</u>	9,925.00
<u>Surplus Paid-in</u>	5,240.00
<u>General Reserve</u>	55.09
Total.....	\$ 133,138.22

DISTRIBUTION

Dividends Paid and Credited....	\$ 72,912.48
Expenses, operating.....	42,898.45
Expenses and Losses R. E.....	1598.49
Other Expenses and Losses.....	7,737.53
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	7,960.00
Balance Undivided Profits.....	31.27
Total.....	\$ 133,138.22

Number of members 948

Number of borrowers 253

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 1924

LIABILITIES		
1.	Installment Shares	\$
2.	Optional Shares	3,669,719.88
3.	Prepaid Shares	
4.	Full Paid Shares	1,261,525.00
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	600,000.00
8.	Borrowed Money	
9.	Accounts Payable	397.80
10.	Loans in Process	181,924.30
11.	Advances by Borrowers for Taxes and Insurance	16,052.10
12.	Other Liabilities	104.20
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	19,873.33
15.	General Reserve	107,000.00
16.	Federal Insurance Reserve	296,750.00
17.	Other Reserves	66,286.42
18.	Reserve for Federal Income Tax	
19.	Reserve for State Privilege Tax	3,255.00
20.	Undivided Profits	722.13
21.		
	Total Liabilities	\$ 6,223,610.16

DISTRIBUTION

Dividends Paid and Credited.	\$ 188,634.62
Expenses, operating.	70,531.11
Expenses and Losses R. E.	1,447.92
Other Expenses and Losses.	21,975.11
Federal Income Tax.	3,255.00
State Privilege Tax.	1,314.04
Transferred to Reserves.	33,753.54
Balance Undivided Profits.	722.13
Total.	\$ 321,633.50

Number of borrowers 809

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Sept. 29, 1919 Charter expires September 29, 1969
(Date) (Date)

Statement for year ending December 31, 1964

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,520,181.83
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,459,125.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	118,884.57
11. Advances by Borrowers for Taxes and Insurance.....	83,956.49
12. Other Liabilities.....	2,100.64
13. XXXXXX XXXX XXXX XXXX XXXX Guarantee Stock.....	90,000.00
14. Deferred Credits.....	15,800.69
15. General Reserve.....	
16. Federal Insurance Reserve.....	521,753.81
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	14,977.79
19. Reserve for State Privilege Tax.....	3,500.00
20. Undivided Profits.....	44,314.99
21. Total Liabilities.....	\$ 9,874,595.81

DISTRIBUTION

Dividends Paid and Credited.....	\$348,562.73
Expenses, operating.....	48,655.95
Expenses and Losses R. E.....	113.78
Other Expenses and Losses.....	2,984.45
Federal Income Tax.....	14,100.00
State Privilege Tax.....	3,500.00
Transferred to Reserves.....	60,956.78
Balance Undivided Profits.....	44,314.99
Total.....	\$523,188.68

Number of borrowers 1064

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The HOME BUILDING AND LOAN Association, MANHATTAN Kansas.

Organized under the laws of Kansas, August 18, 1906 Charter expires August 23, 1981
(Date) (Date)

President Maurice L. Hill Secretary Sam C. Charlson

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 5,389,653.71
2. Loans on Shares.....	34,053.09
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	27,834.24
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	48,600.00
7. U. S. Government Obligations.....	782,893.75
8. State and Municipal Bonds.....	
9. Other Securities: a.....	26,625.43
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	174,122.37
11. Accounts Receivable.....	
12. Office Building(s).....	29,787.15
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,052.32
15. Deferred Charges.....	37,745.25
16. Other Assets.....	216.76
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 6,552,584.07
LIABILITIES	
1. Installment Shares.....	\$ 4,526,754.88
2. Optional Shares.....	
3. Prepaid Shares.....	387,585.84
4. Full Paid Shares.....	1,048,950.00
5. Other Shares (Christmas, etc.) Ipso Facto Cancellations	37.85
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	140,826.50
11. Advances by Borrowers for Taxes and Insurance.....	12,712.69
12. Other Liabilities.....	127.11
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	244,720.16
16. Federal Insurance Reserve.....	75,200.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	4,820.90
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	110,848.14
21.....	
Total Liabilities.....	\$ 6,552,584.07

EARNINGS

Undivided Profits, last report....	\$ 89,354.01
Interest, Fines and Fees.....	333,130.17
Rents and Real Estate Sales.....	
Other Earnings.....	
.....	
.....	
.....	
.....	
Total.....	\$ 422,484.18

DISTRIBUTION

Dividends Paid and Credited....	\$ 230,687.47
Expenses, operating.....	48,596.74
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	3,751.83
State Privilege Tax.....	
Transferred to Reserves.....	28,600.00
Balance Undivided Profits.....	110,848.14
Total.....	\$ 422,484.18

Number of members 1937

Number of borrowers 615

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNION BUILDING, LOAN & SAVINGS Association, MANHATTAN Kansas.

Organized under the laws of Kansas, April 15, 1915 Charter expires April 15, 1965
(Date) (Date)

President Henry Otto Asst. Secretary Mazie Kolars

Statement for year ending December 31, 1924

ASSETS	
1. First Mortgage Loans	\$ 1,434,283.04
2. Loans on Shares	16,533.00
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	12,900.00
7. U. S. Government Obligations	146,610.02
8. State and Municipal Bonds	38,000.00
9. Other Securities: a. <u>Certificate of Deposit</u>	150,000.00
b. Shares in Other Associations	
10. Cash on Hand and in Banks	132,728.00
11. Accounts Receivable	
12. Office Building(s)	4,157.90
13. Leasehold Improvements	
14. Furniture and Fixtures	
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 1,935,211.96
LIABILITIES	
1. Installment Shares	\$ 85,709.72
2. Optional Shares	
3. Prepaid Shares	770,845.35
4. Full Paid Shares	711,289.89
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	2,510.53
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	100,000.00
9. Accounts Payable	
10. Loans in Process	36,924.08
11. Advances by Borrowers for Taxes and Insurance	1,213.09
12. Other Liabilities	195.13
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	5,000.00
14. Deferred Credits	
15. General Reserve	78,889.75
16. Federal Insurance Reserve	
17. Other Reserves	89,357.24
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	53,277.18
21.	
Total Liabilities	\$ 1,935,211.96

EARNINGS

Undivided Profits, last report	\$ 49,064.42
Interest, Fines and Fees	80,602.11
Rents and Real Estate Sales	2,687.00
Other Earnings	9,124.86
.....	
.....	
Total	\$ 141,478.39

DISTRIBUTION

Dividends Paid and Credited	\$ 72,750.40
Expenses, operating	10,450.24
Expenses and Losses R. E.	
Other Expenses and Losses	800.00
Federal Income Tax	2,500.57
State Privilege Tax	
Transferred to Reserves	1,700.00
Balance Undivided Profits	53,277.18
Total	\$ 141,478.39

Number of members 1022

Number of borrowers 315

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING AND LOAN Association, MARYSVILLE Kansas.

Organized under the laws of Kansas, October 5, 1921 Charter expires October 5, 1971
(Date) (Date)

Vice President Donald D. Turner Secretary Bill D. Strange

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans.....	\$ 5,914,869.42
2.	Loans on Shares.....	8,197.71
3.	FHA Title I and Other Improvement Loans.....	11,950.37
4.	Real Estate Sold on Contract—Options.....	5,465.59
5.	Real Estate Owned and in Judgment.....	20,219.18
6.	Federal Home Loan Bank Stock.....	50,800.00
7.	U. S. Government Obligations.....	283,632.98
8.	State and Municipal Bonds.....	
9.	Other Securities: a.....	
	b. Shares in Other Associations.....	10,000.00
10.	Cash on Hand and in Banks.....	202,305.23
11.	Accounts Receivable.....	
12.	Office Building(s).....	
13.	Leasehold Improvements.....	18,157.44
14.	Furniture and Fixtures.....	7,413.39
15.	Deferred Charges.....	4,080.02
16.	Other Assets.....	1.00
17.	Prepaid Insurance Premiums (FSLIC).....	57,455.78
	Total Assets.....	\$ 6,594,548.11

LIABILITIES		
1.	Installment Shares.....	\$ 4,010,924.00
2.	Optional Shares.....	421,722.80
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	1,589,407.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	220,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	56,235.56
11.	Advances by Borrowers for Taxes and Insurance.....	2,443.26
12.	Other Liabilities.....	987.31
13.	Permanent Stock, XXXXXXXXXXXXXXXXXXXX	10,000.00
14.	Deferred Credits.....	18,137.60
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	229,840.11
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	5,940.01
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	28,910.46
21.		
	Total Liabilities.....	\$ 6,594,548.11

EARNINGS		DISTRIBUTION	
Undivided Profits, last report.	\$ 20,315.59	Dividends Paid and Credited.	\$ 239,475.02
Interest, Fines and Fees.	353,630.15	Expenses, operating.	77,253.77
Rents and Real Estate Sales.		Expenses and Losses R. E.	825.54
Other Earnings.	13,711.94	Other Expenses and Losses.	
		Federal Income Tax.	5,800.00
		State Privilege Tax.	1,392.89
		Transferred to Reserves.	34,000.00
		Balance Undivided Profits.	28,910.46
Total.	\$ 387,657.68	Total.	\$ 387,657.68

Number of members 3202

Number of borrowers 725

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BARBER COUNTY BUILDING AND LOAN Association, MEDICINE LODGE Kansas.

Organized under the laws of Kansas, Nov. 28, 1919 Charter expires November 28, 1969
(Date) (Date)

President C. C. Benefiel Secretary E. E. Lake

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 8,049,083.35
2. Loans on Shares.....	14,981.13
3. FHA Title I and Other Improvement Loans.....	78,058.31
4. Real Estate Sold on Contract—Options.....	30,336.61
5. Real Estate Owned and in Judgment.....	26,665.38
6. Federal Home Loan Bank Stock.....	107,500.00
7. U. S. Government Obligations.....	375,543.39
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	256,426.10
11. Accounts Receivable.....	
12. Office Building(s).....	80,162.74
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	10,516.25
15. Deferred Charges.....	
16. Other Assets.....	1,752.88
17. Prepaid Insurance Premiums (FSLIC).....	29,099.37
Total Assets.....	\$ 9,070,125.51
LIABILITIES	
1. Installment Shares.....	\$ 6,604,889.07
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	922,900.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	728,362.87
8. Borrowed Money.....	
9. Accounts Payable.....	1,966.63
10. Loans in Process.....	127,299.29
11. Advances by Borrowers for Taxes and Insurance.....	14,395.05
12. Other Liabilities.....	
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	80,000.00
14. Deferred Credits.....	14,135.07
15. General Reserve.....	213,972.82
16. Federal Insurance Reserve.....	259,704.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	6,000.00
19. Reserve for State Privilege Tax.....	3,000.00
20. Undivided Profits.....	93,500.71
21.	
Total Liabilities.....	\$ 9,070,125.51

EARNINGS

Undivided Profits, last report....	\$ 75,607.68
Interest, Fines and Fees.....	483,789.76
Rents and Real Estate Sales.....	93.00
Other Earnings.....	13,994.75
.....	
.....	
.....	
Total.....	\$ 573,485.19

Number of members 3773

DISTRIBUTION

Dividends Paid and Credited....	\$ 288,191.93
Expenses, operating.....	134,908.36
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	16,379.46
State Privilege Tax.....	2,534.43
Transferred to Reserves.....	37,970.30
Balance Undivided Profits.....	93,500.71
Total.....	\$ 573,485.19

Number of borrowers 1162

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Feb. 4, 1887 Charter expires February 4, 1986
(Date) (Date)

President P. W. Stephens Secretary B. H. Scudder

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans	\$ 1,602,930.42
2.	Loans on Shares	10,502.36
3.	FHA Title I and Other Improvement Loans	9,009.77
4.	Real Estate Sold on Contract—Options	430.35
5.	Real Estate Owned and in Judgment	15,000.00
6.	Federal Home Loan Bank Stock	18,700.00
7.	U. S. Government Obligations	122,437.44
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	160,000.00
10.	Cash on Hand and in Banks	119,368.41
11.	Accounts Receivable	
12.	Office Building(s)	5,750.00
13.	Leasehold Improvements	
14.	Furniture and Fixtures	
15.	Deferred Charges	9,475.77
16.	Other Assets	10.00
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	\$ 2,073,614.52

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	1,399,526.86
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	394,100.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	90,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	377.77
10.	Loans in Process.....	19,892.28
11.	Advances by Borrowers for Taxes and Insurance.....	12,639.33
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	1,808.93
15.	General Reserve.....	48,528.89
16.	Federal Insurance Reserve.....	99,622.10
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax and State Tax.....	1,200.00
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	5,918.36
21.	Total Liabilities.....	\$ 2,073,614.52

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 3,337.67	Dividends Paid and Credited....	\$ 74,241.50
Interest, Fines and Fees.....	104,668.82	Expenses, operating.....	16,129.07
Rents and Real Estate Sales.....	1,010.67	Expenses and Losses R. E.....	48.14
Other Earnings.....	609.75	Other Expenses and Losses.....	2,134.94
		Federal Income Tax & State.....	1,061.55
		State Privilege Tax.....	1,200.00
		Transferred to Reserves.....	8,893.35
		Balance Undivided Profits.....	5,918.36
Total.....	\$ 109,626.91	Total.....	\$ 109,626.91

Number of members 1057

Number of borrowers 322

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The RAILROAD BUILDING, LOAN & SAVINGS Association, NEWTON Kansas.

Organized under the laws of Kansas, May 1, 1896 Charter expires May 1, 1976
(Date) (Date)

President J. C. McNaghten Secretary Everett McCann

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 34,680,648.58
2. Loans on Shares.....	189,790.53
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	187,780.04
5. Real Estate Owned and in Judgment.....	70,213.01
6. Federal Home Loan Bank Stock.....	445,200.00
7. U. S. Government Obligations.....	8,117,128.57
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	2,710,821.17
11. Accounts Receivable.....	2,739.41
12. Office Building(s).....	428,648.28
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	19,399.34
15. Deferred Charges.....	11,276.64
16. Other Assets.....	27,262.98
17. Prepaid Insurance Premiums (FSLIC).....	219,423.58
Total Assets.....	\$ 47,110,332.13

LIABILITIES	
1. Installment Shares.....	\$ 1,280,624.20
2. Optional Shares.....	
3. Prepaid Shares.....	2,293,249.93
4. Full Paid Shares.....	39,074,225.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	172,228.64
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	14,016.29
10. Loans in Process.....	372,441.95
11. Advances by Borrowers for Taxes and Insurance.....	191,082.35
12. Other Liabilities.....	3,729.54
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	1,008,346.54
16. Federal Insurance Reserve.....	1,180,851.40
17. Other Reserves.....	36,733.14
18. Reserve for Federal Income Tax.....	45,505.46
19. Reserve for XXXXXXX Dividends.....	805,367.76
20. Undivided Profits.....	631,929.93
21.....	
Total Liabilities.....	\$ 47,110,332.13

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$1,266,481.31	Dividends Paid and Credited....	\$ 1,677,526.59
Interest, Fines and Fees.....	2,346,775.02	Expenses, operating.....	352,242.26
Rents and Real Estate Sales.....	20,668.41	Expenses and Losses R. E.....	
Other Earnings.....	9,434.46	Other Expenses and Losses.....	36,196.01
		Federal Income Tax.....	45,166.79
		State Privilege Tax.....	10,270.53
		Transferred to Reserves.....	890,027.09
		Balance Undivided Profits.....	631,929.93
Total.....	\$3,643,359.20	Total.....	\$ 3,643,359.20

Number of members 22,151

Number of borrowers 7265

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The NORTON SAVINGS AND LOAN Association, NORTON Kansas.

Organized under the laws of Kansas, May 20, 1922 Charter expires May 20, 1972
(Date) (Date)

President R. D. Bower Secretary Marvin S. Steinert

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 2,891,248.56
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	6,906.07
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	7,103.78
6. Federal Home Loan Bank Stock.....	33,500.00
7. U. S. Government Obligations.....	45,943.98
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	216,978.87
11. Accounts Receivable.....	
12. Office Building(s).....	91,352.30
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,179.32
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	17,722.85
Total Assets.....	\$ 3,318,935.73
LIABILITIES	
1. Installment Shares.....	\$ 983.75
2. Optional Shares.....	2,106,155.66
3. Prepaid Shares.....	
4. Full Paid Shares.....	590,695.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	300,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	740.27
10. Loans in Process.....	157,135.02
11. Advances by Borrowers for Taxes and Insurance.....	7,175.85
12. Other Liabilities.....	1,132.15
13. Permanent Stock XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX	5,000.00
14. Deferred Credits.....	
15. General Reserve.....	7,000.00
16. Federal Insurance Reserve.....	109,337.98
17. Other Reserves.....	5,477.27
18. Reserve for Federal Income Tax & State Privilege Tax.....	3,000.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	25,102.78
21.....	
Total Liabilities.....	\$ 3,318,935.73

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 25,102.78	Dividends Paid and Credited....	\$ 93,975.03
Interest, Fines and Fees.....	166,418.88	Expenses, operating.....	52,728.29
Rents and Real Estate Sales.....	2,389.70	Expenses and Losses R. E.....	330.58
Other Earnings.....	858.20	Other Expenses and Losses.....	
.....		Federal Income Tax.....	1,670.83
.....		State Privilege Tax.....	400.18
.....		Transferred to Reserves.....	20,561.87
.....		Balance Undivided Profits.....	25,102.78
Total.....	\$194,769.56	Total.....	\$ 194,769.56

Number of members 1245

Number of borrowers 445

ANNUAL REPORT

As Required by Section 17-5809 C. S. 1949 Kansas

The RESERVE BUILDING AND LOAN Association, OBERLIN Kansas.

Organized under the laws of Kansas, June 9, 1922 Charter expires June 9, 1972
(Date) (Date)

President Carl L. Frickey Secretary Boyd Bainter

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 3,001,695.54
2. Loans on Shares	26,324.46
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	61,021.03
6. Federal Home Loan Bank Stock	21,400.00
7. U. S. Government Obligations	246,365.63
8. State and Municipal Bonds	
9. Other Securities: a. <u>FNMA Debentures</u>	103,500.00
b. Shares in Other Associations	10,000.00
10. Cash on Hand and in Banks	89,029.65
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	9,414.16
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	28,308.99
Total Assets	\$ 3,597,059.46
LIABILITIES	
1. Installment Shares	\$ 3,247,578.19
2. Optional Shares	
3. Prepaid Shares	159,775.00
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	1,146.81
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	4,340.00
11. Advances by Borrowers for Taxes and Insurance	
12. Other Liabilities	
13. Permanent Stock, 100,000.00	10,000.00
14. Deferred Credits	
15. General Reserve	44,535.63
16. Federal Insurance Reserve	95,000.00
17. Other Reserves	25,000.00
18. Reserve for Federal Income Tax	3,739.96
19. Reserve for State Privilege Tax	
20. Undivided Profits	5,943.87
21. Total Liabilities	\$ 3,597,059.46

EARNINGS

Undivided Profits, last report	\$ 5,943.87
Interest, Fines and Fees	185,655.51
Rents and Real Estate Sales	1,715.54
Other Earnings	
Total	\$ 193,314.92

DISTRIBUTION

Dividends Paid and Credited	\$ 127,688.78
Expenses, operating	36,438.74
Expenses and Losses R. E.	
Other Expenses and Losses	
Federal Income Tax	2,528.75
State Privilege Tax	1,000.96
Transferred to Reserves	19,713.82
Balance Undivided Profits	5,943.87
Total	\$ 193,314.92

Number of members 1313

Number of borrowers 402

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, Feb. 9, 1889 Charter expires February 9, 1988
(Date) (Date)

President F. R. Bennett Secretary Chester Worl

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans	\$ 11,232,235.06
2.	Loans on Shares	7,970.00
3.	FHA Title I and Other Improvement Loans	131,790.94
4.	Real Estate Sold on Contract—Options	3,660.54
5.	Real Estate Owned and in Judgment	11,291.85
6.	Federal Home Loan Bank Stock	107,000.00
7.	U. S. Government Obligations	939,907.80
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	674,031.26
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	14,047.28
14.	Furniture and Fixtures	35,262.82
15.	Deferred Charges	
16.	Other Assets	796.58
17.	Prepaid Insurance Premiums (FSLIC)	72,616.94
	Total Assets	\$ 13,230,611.07

LIABILITIES		
1.	Installment Shares.....	\$ 53,580.12
2.	Optional Shares.....	11,880,311.44
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	50,600.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	38,913.50
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	1,521.07
10.	Loans in Process.....	164,651.63
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	
13.	Permanent Stock, XXXXXXXXXXXXXXXXXXXX	25,000.00
14.	Deferred Credits.....	54,809.73
15.	General Reserve.....	248,519.30
16.	Federal Insurance Reserve.....	323,080.33
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	18,000.00
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	371,623.95
21.		
	Total Liabilities.....	\$ 13,230,611.07

EARNINGS

Undivided Profits, last report	\$ 276,478.94
Interest, Fines and Fees	662,400.78
Rents and Real Estate Sales	
Other Earnings	68,232.01
Non-Operating Income	284.93
Adjustments	48,845.23
Total	\$1056,241.89

Number of members 4022

DISTRIBUTION

Dividends Paid and Credited.....	\$ 467,236.48
Expenses, operating.....	<u>152,306.45</u>
Expenses and Losses R. E.....	
Other Expenses and Losses.....	<u>688.19</u>
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	<u>64,386.82</u>
Balance Undivided Profits.....	<u>371,623.95</u>
Total.....	<u>\$1056,241.89</u>

Number of borrowers 1601

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, May 20, 1925 Charter expires May 20, 1975
(Date) (Date)

Statement for year ending December 31, 19 64

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,100,498.12
3. Prepaid Shares.....	
4. Full Paid Shares.....	294,500.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	700,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	10,758.35
10. Loans in Process.....	973.91
11. Advances by Borrowers for Taxes and Insurance.....	6,312.75
12. Other Liabilities.....	40,000.00
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	6,930.48
14. Deferred Credits.....	96,619.57
15. General Reserve.....	185,912.69
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	10,132.59
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	40,000.00
21. _____	
Total Liabilities.....	\$ 7,492,638.46

DISTRIBUTION

Dividends Paid and Credited.....	\$ 251,289
Expenses, operating.....	108,982
Expenses and Losses R. E.....	32,039
Other Expenses and Losses.....	
Federal Income Tax.....	2,047
State Privilege Tax.....	2,821
Transferred to Reserves.....	50,510
Balance Undivided Profits.....	40,000
Total.....	\$ 487,688

Number of borrowers 570

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING AND LOAN Association, PARSONS Kansas.

Organized under the laws of Kansas, Nov. 2, 1923 Charter expires November 2, 1973
(Date) Vice (Date)

President E. L. Huckle ~~xxxxxx~~ Beulah Neff
President

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 11,888,760.75
2. Loans on Shares.....	2,264.38
3. FHA Title I and Other Improvement Loans.....	41,481.96
4. Real Estate Sold on Contract—Options.....	6,003.76
5. Real Estate Owned and in Judgment.....	7,000.91
6. Federal Home Loan Bank Stock.....	148,400.00
7. U. S. Government Obligations.....	790,809.13
8. State and Municipal Bonds.....	
9. Other Securities: a. _____	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	246,726.54
11. Accounts Receivable.....	3,075.99
12. Office Building(s).....	4,112.89
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,340.55
15. Deferred Charges.....	31,661.04
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	50,720.63
Total Assets.....	\$ 13,232,358.53

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	10,025,248.17
3. Prepaid Shares.....	
4. Full Paid Shares.....	830,455.29
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	1,350,000.00
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	6,336.56
10. Loans in Process.....	11,730.98
11. Advances by Borrowers for Taxes and Insurance.....	77,577.58
12. Other Liabilities.....	
13. Permanent Stock, 10,000,000.00	9,600.00
14. Deferred Credits.....	13,039.74
15. General Reserve.....	176,718.95
16. Federal Insurance Reserve.....	605,066.83
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	11,800.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	114,784.43
21. Total Liabilities.....	\$ 13,232,358.53

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 76,582.27	Dividends Paid and Credited....	\$ 437,393.92
Interest, Fines and Fees.....	641,411.58	Expenses, operating.....	114,982.38
Rents and Real Estate Sales.....	1,739.65	Expenses and Losses R. E.....	4,337.77
Other Earnings.....		Other Expenses and Losses.....	1,127.46
Div. FHLB Stock.....	4,823.00	Federal Income Tax.....	11,500.00
Comm. Mtg. Prot. Ins.....	1,085.35	State Privilege Tax.....	3,207.77
Profit on Sale of Inv.....	249.00	Transferred to Reserves.....	39,827.95
Other Additions.....	1,270.83	Balance Undivided Profits.....	114,784.43
Total.....	\$727,161.68	Total.....	\$ 727,161.68

Number of members 6222

Number of borrowers 2004

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The ROOKS COUNTY SAVINGS Association, PLAINVILLE Kansas.

Organized under the laws of Kansas, Dec. 1, 1952 Charter expires December 1, 2002
(Date) (Date)

President R. A. Mosher Secretary Max M. Wilson

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 2,374,865.86
2. Loans on Shares	8,800.00
3. FHA Title I and Other Improvement Loans	5,683.63
4. Real Estate Sold on Contract—Options	6,184.77
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	27,000.00
7. U. S. Government Obligations	110,000.00
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	218,645.52
11. Accounts Receivable	66.04
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	1,904.37
15. Deferred Charges	
16. Other Assets	10.00
17. Prepaid Insurance Premiums (FSLIC)	14,767.00
Total Assets	\$ 2,767,927.19

LIABILITIES	
1. Installment Shares	\$ 2,550,059.59
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	17,006.58
11. Advances by Borrowers for Taxes and Insurance	14,449.89
12. Other Liabilities	189.89
13. XXXXXXXXXX Reserve Stock XXXXXXXXXXXX	10,000.00
14. Deferred Credits	936.46
15. General Reserve	82,215.67
16. Federal Insurance Reserve	72,234.58
17. Other Reserves	
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	20,834.53
21.	
Total Liabilities	\$ 2,767,927.19

EARNINGS	
Undivided Profits, last report	\$ 10,999.62
Interest, Fines and Fees	146,197.48
Rents and Real Estate Sales	
Other Earnings	877.50
Int. on Other Invest.	6,963.88
Profit on Real Estate	222.30
Miscellaneous	163.59
Total	\$ 165,424.37

DISTRIBUTION	
Dividends Paid and Credited	\$ 99,953.99
Expenses, operating	23,428.52
Expenses and Losses R. E.	
Other Expenses and Losses	1,101.02
Federal Income Tax	3,369.23
State Privilege Tax	1,180.12
Transferred to Reserves	15,556.96
Balance Undivided Profits	20,834.53
Total	\$ 165,424.37

Number of members 1453

Number of borrowers 307

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The COLONIAL SAVINGS AND LOAN Association, PRAIRIE VILLAGE Kansas.

Organized under the laws of Kansas, March 30, 1961 Charter expires March 30, 2011
(Date) (Date)

President C. Humbert Tinsman Secretary William V. McLeese

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 5,867,920.73
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	38,600.00
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	396,084.35
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	14,162.06
14. Furniture and Fixtures.....	24,215.79
15. Deferred Charges.....	8,063.84
16. Other Assets.....	40,948.44
17. Prepaid Insurance Premiums (FSLIC).....	47,235.51
Total Assets.....	\$ 6,437,230.72
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	5,255,824.71
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	463,000.00
8. Borrowed Money.....	52,000.00
9. Accounts Payable.....	
10. Loans in Process.....	266,301.00
11. Advances by Borrowers for Taxes and Insurance.....	50,545.82
12. Other Liabilities.....	15,763.27
13. XXXXXXX XXXXXXXXXX Guarantee Stock.....	200,000.00
14. Deferred Credits.....	447.99
15. General Reserve.....	
16. Federal Insurance Reserve.....	57,076.80
17. Other Reserves.....	40,000.00
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	36,271.13
21.	
Total Liabilities.....	\$ 6,437,230.72

EARNINGS	DISTRIBUTION
Undivided Profits, last report.... \$ 6,892.36	Dividends Paid and Credited... \$ 181,089.78
Interest, Fires and Fees..... 344,317.32	Expenses, operating..... 124,641.72
Rents and Real Estate Sales.....	Expenses and Losses R. E.....
Other Earnings..... 15,210.94	Other Expenses and Losses.....
.....	Federal Income Tax.....
.....	State Privilege Tax..... 1,034.85
.....	Transferred to Reserves..... 23,383.14
.....	Balance Undivided Profits..... 36,271.13
Total..... \$ 366,420.62	Total..... \$ 366,420.62

Number of members 3142 Number of borrowers 437

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The WESTERN SAVINGS Association, PRATT Kansas.

Organized under the laws of Kansas, Jan. 14, 1950 Charter expires January 14, 2000
(Date) (Date)

President Robert G. Lake Secretary Helen F. Lake

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 7,027,106.44
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	49,684.60
4. Real Estate Sold on Contract—Options.....	55,555.00
5. Real Estate Owned and in Judgment.....	38,970.25
6. Federal Home Loan Bank Stock.....	100,000.00
7. U. S. Government Obligations.....	379,462.50
8. State and Municipal Bonds.....	94,978.05
9. Other Securities: a. <u>P.I.D.I.</u>	1,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	289,365.77
11. Accounts Receivable.....	
12. Office Building(s).....	94,847.88
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	27,343.07
15. Deferred Charges.....	1,105.68
16. Other Assets.....	17.00
17. Prepaid Insurance Premiums (FSLIC).....	41,222.22
Total Assets.....	\$ 8,200,658.46

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,702,728.69
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	1,000,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	91,467.40
11. Advances by Borrowers for Taxes and Insurance.....	57,952.11
12. Other Liabilities.....	
13. XXXXXXXXXX Reserve Stock XXXXXXXXXXXX	7,500.00
14. Deferred Credits.....	19,549.23
15. General Reserve.....	15,952.77
16. Federal Insurance Reserve.....	251,500.00
17. Other Reserves.....	907.58
18. Reserve for Federal Income Tax.....	3,800.00
19. Reserve for State Privilege Tax.....	1,700.00
20. Undivided Profits.....	47,600.68
21.	
Total Liabilities.....	\$ 8,200,658.46

EARNINGS	
Undivided Profits, last report....	\$ 35,173
Interest, Fines and Fees.....	424,478
Rents and Real Estate Sales.....	4,950
Other Earnings.....	5,931
.....	
.....	
Total.....	\$470,532

DISTRIBUTION	
Dividends Paid and Credited....	\$ 250,361
Expenses, operating.....	111,011
Expenses and Losses R. E.....	331
Other Expenses and Losses.....	26,128
Federal Income Tax.....	3,400
State Privilege Tax.....	1,700
Transferred to Reserves.....	30,000
Balance Undivided Profits.....	47,601
Total.....	\$ 470,532

Number of members 3672 Number of borrowers 624

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RUSSELL SAVINGS Association, RUSSELL Kansas.

Organized under the laws of Kansas, April 10, 1924 Charter expires April 10, 1974

(Date)

(Date)

President Ben Rein Secretary Richard H. Reynolds

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 2,560,856.77
2. Loans on Shares.....	5,700.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	26,800.00
7. U. S. Government Obligations.....	98,951.67
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	156,575.73
11. Accounts Receivable.....	
12. Office Building(s).....	36,258.79
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	5,693.76
15. Deferred Charges.....	1,440.80
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	14,648.03
Total Assets.....	\$ 2,906,925.55
LIABILITIES	
1. Installment Shares.....	\$ 700.92
2. Optional Shares.....	1,376,762.12
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,094,400.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	200,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	
11. Advances by Borrowers for Taxes and Insurance.....	251.38
12. Other Liabilities.....	146.99
13. FOR DEPOSIT ONLY Guarantee Stock.....	25,000.00
14. Deferred Credits.....	
15. General Reserve.....	63,943.13
16. Federal Insurance Reserve.....	127,441.51
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	18,279.50
21. Total Liabilities.....	\$ 2,906,925.55

EARNINGS

Undivided Profits, last report....	\$ 6,714.99
Interest, Fines and Fees.....	145,906.19
Rents and Real Estate Sales.....	5,492.50
Other Earnings.....	
.....	
.....	
Total.....	\$ 158,113.68

Number of members 1366

DISTRIBUTION

Dividends Paid and Credited....	\$ 91,669.59
Expenses, operating.....	34,801.30
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	1,892.84
State Privilege Tax.....	
Transferred to Reserves.....	11,470.45
Balance Undivided Profits.....	18,279.50
Total.....	\$ 158,113.68

Number of borrowers 306

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOMESTEAD BUILDING AND LOAN Association, SALINA Kansas.

Organized under the laws of Kansas, Dec. 31, 1889 Charter expires November 3, 1989
(Date) (Date)

President Allen R. Dodge Secretary A. W. Dodge

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 14,252,422.31
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	29,580.76
5. Real Estate Owned and in Judgment.....	69,753.26
6. Federal Home Loan Bank Stock.....	175,600.00
7. U. S. Government Obligations.....	853,907.71
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FNMA Stock</u>	14,100.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	391,685.94
11. Accounts Receivable.....	
12. Office Building(s).....	75,279.15
13. Leasehold Improvements.....	28,354.00
14. Furniture and Fixtures.....	4,675.91
15. Deferred Charges.....	1,417.31
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	85,991.07
Total Assets.....	\$ 15,982,767.42

LIABILITIES	
1. Installment Shares.....	\$ 11,817,530.27
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,745,596.78
5. Other Shares (Christmas, etc.).....	367.04
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	880,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	9,685.54
10. Loans in Process.....	432,762.31
11. Advances by Borrowers for Taxes and Insurance.....	104,168.06
12. Other Liabilities.....	1,705.06
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	6,451.71
15. General Reserve.....	225,530.83
16. Federal Insurance Reserve.....	673,374.57
17. Other Reserves.....	8,267.73
18. Reserve for Federal Income Tax.....	14,885.49
19. Reserve for State Privilege Tax.....	4,219.80
20. Undivided Profits.....	58,222.23
21.	
Total Liabilities.....	\$ 15,982,767.42

EARNINGS

Undivided Profits, last report....	\$ 58,848.27
Interest, Fines and Fees.....	836,662.20
Rents and Real Estate Sales.....	8,390.06
Other Earnings.....	6,917.42
.....	
.....	
.....	
Total.....	\$ 910,817.95

DISTRIBUTION

Dividends Paid and Credited....	\$ 551,339.64
Expenses, operating.....	167,090.07
Expenses and Losses R. E.....	5,559.92
Other Expenses and Losses.....	30,141.45
Federal Income Tax.....	14,207.47
State Privilege Tax.....	4,393.35
Transferred to Reserves.....	79,863.82
Balance Undivided Profits.....	58,222.23
Total.....	\$ 910,817.95

Number of members 4532

Number of borrowers 1472

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The SECURITY SAVINGS AND LOAN Association, SALINA Kansas.

Organized under the laws of Kansas, Jan. 6, 1899 Charter expires January 6, 1999
(Date) (Date)

President Wm. F. Grosser, Jr. Secretary Virginia D. Grosser

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 7,384,373.02
2. Loans on Shares.....	22,546.30
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	41,007.65
6. Federal Home Loan Bank Stock.....	90,000.00
7. U. S. Government Obligations.....	795,470.00
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Certificates of Deposit</u>	50,000.00
b. Shares in Other Associations.....	50,000.00
10. Cash on Hand and in Banks.....	132,786.59
11. Accounts Receivable.....	2,559.22
12. Office Building(s).....	71,913.01
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	20,480.70
15. Deferred Charges. (FSLIC).....	41,965.03
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 8,703,101.52
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	5,750,840.50
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,957,512.44
5. Other Shares	242.68
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	150,000.00
8. Borrowed Money.....	50,000.00
9. Accounts Payable.....	329.80
10. Loans in Process.....	58,605.15
11. Advances by Borrowers for Taxes and Insurance.....	44,934.05
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	112,000.00
16. Federal Insurance Reserve.....	418,353.46
17. Other Reserves.....	58,143.74
18. Reserve for Federal Income Tax.....	7,000.00
19. Reserve for State Privilege Tax.....	2,700.00
20. Undivided Profits.....	92,439.70
21.	
Total Liabilities.....	\$ 8,703,101.52

EARNINGS

Undivided Profits, last report....	\$ 69,000.00
Interest, Fines and Fees.....	429,651.08
Rents and Real Estate Sales.....	
Other Earnings.....	
.....	
.....	
Total.....	\$ 498,651.08

Number of members 3891

DISTRIBUTION

Dividends Paid and Credited....	\$ 306,193.76
Expenses, operating.....	55,875.06
Expenses and Losses R. E.....	
Other Expenses and Losses.....	4.52
Federal Income Tax.....	8,670.56
State Privilege Tax.....	3,520.01
Transferred to Reserves.....	31,947.47
Balance Undivided Profits.....	92,439.70
Total.....	\$ 498,651.08

Number of borrowers 953

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COMMERCE SAVINGS AND LOAN Association, SHAWNEE Kansas.

Organized under the laws of Kansas, Feb. 26, 1919 Charter expires February 26, 1969
(Date) (Date)

President J. Lloyd Carnegie Secretary Betty A. Harman

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 16,905,969.57
2. Loans on Shares.....	75,431.86
3. FHA Title I and Other Improvement Loans.....	1,908.06
4. Real Estate Sold on Contract—Options.....	279,277.83
5. Real Estate Owned and in Judgment.....	370,488.12
6. Federal Home Loan Bank Stock.....	154,200.00
7. U. S. Government Obligations.....	809,563.32
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	367,605.37
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	25,426.68
14. Furniture and Fixtures.....	62,014.40
15. Deferred Charges.....	152,048.53
16. Other Assets.....	43,635.78
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 19,247,569.52
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	14,823,359.83
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,222,708.15
5. Other Shares (Christmas, etc.).....	7,151.37
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	1,619,667.91
8. Borrowed Money.....	128,000.00
9. Accounts Payable.....	1,147.47
10. Loans in Process.....	500,323.37
11. Advances by Borrowers for Taxes and Insurance.....	18,710.69
12. Other Liabilities.....	9,560.53
13. 200,000.00 200,000.00 Guarantee Stock.....	158,750.00
14. Deferred Credits.....	65,812.70
15. General Reserve.....	36,190.70
16. Federal Insurance Reserve.....	633,819.67
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	22,352.09
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	15.04
21.	
Total Liabilities.....	\$ 19,247,569.52

EARNINGS

Undivided Profits, last report....	\$ 52,547.04
Interest, Fines and Fees.....	1116,694.11
Rents and Real Estate Sales.....	36,840.28
Other Earnings.....	25,538.82
.....	
.....	
.....	
Total.....	\$ 1231,620.25

DISTRIBUTION

Dividends Paid and Credited....	\$ 622,515.38
Expenses, operating.....	364,349.08
Expenses and Losses R. E.....	948.68
Other Expenses and Losses.....	5,168.34
Federal Income Tax.....	1,456.84
State Privilege Tax.....	
Transferred to Reserves.....	237,166.89
Balance Undivided Profits.....	15.04
Total.....	\$ 1231,620.25

Number of members 5733

Number of borrowers 1755

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES SAVINGS AND LOAN Association, STERLING Kansas.

Organized under the laws of Kansas, March 11, 1921 Charter expires March 11, 1971
(Date) (Date)

President D. J. Fair Secretary R. C. Wyatt

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans	\$ 7,169,204.93
2.	Loans on Shares	5,429.00
3.	FHA Title I and Other Improvement Loans	48,107.71
4.	Real Estate Sold on Contract—Options	70,718.93
5.	Real Estate Owned and in Judgment	37,086.28
6.	Federal Home Loan Bank Stock	61,300.00
7.	U. S. Government Obligations	358,567.38
8.	State and Municipal Bonds	
9.	Other Securities: a. _____	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	265,058.58
11.	Accounts Receivable	4,676.63
12.	Office Building(s)	142,330.64
13.	Leasehold Improvements	
14.	Furniture and Fixtures	27,239.40
15.	Deferred Charges	6,558.08
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	65,802.33
	Total Assets	\$ 8,262,079.89

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	5,935,796.47
3. Prepaid Shares.....	726.07
4. Full Paid Shares.....	1,339,795.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	575,000.00
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	2,701.28
10. Loans in Process.....	41,592.77
11. Advances by Borrowers for Taxes and Insurance.....	7,729.96
12. Other Liabilities.....	3,355.71
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	13,923.26
15. General Reserve.....	10,569.54
16. Federal Insurance Reserve.....	291,052.70
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	4,600.00
19. Reserve for State Privilege Tax.....	2,500.00
20. Undivided Profits.....	32,737.13
21. Total Liabilities.....	\$ 8,262,079.89

EARNINGS

Undivided Profits, last report.....	\$ 21,341.09
Interest, Fines and Fees.....	459,160.58
Rents and Real Estate Sales.....	3,748.12
Other Earnings.....	
<u>Investment Cr.Adj.</u>	<u>710.80</u>
Total.....	\$484,960.58

Number of members 2518

DISTRIBUTION

Dividends Paid and Credited	\$ 285,087.55
Expenses, operating	<u>119,924.59</u>
Expenses and Losses R. E.	2,774.51
Other Expenses and Losses	<u>327.93</u>
Federal Income Tax	4,600.00
State Privilege Tax	<u>2,385.18</u>
Transferred to Reserves	37,123.69
Balance Undivided Profits	<u>32,737.13</u>
Total	\$ 484,960.58

Number of borrowers 784

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The TONGANOXIE BUILDING AND LOAN Association, TONGANOXIE Kansas.

Organized under the laws of Kansas, July 1, 1895 Charter expires July 1, 1994
(Date) (Date)

Acting President Lloyd H. Mills Secretary Henry F. Geib

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 524,230.08
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	2,002.92
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	6,000.00
7. U. S. Government Obligations.....	35,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	46,193.03
11. Accounts Receivable.....	
12. Office Building(s).....	600.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	400.00
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	3,573.79
Total Assets.....	\$ 617,999.82
LIABILITIES	
1. Installment Shares.....	\$ 244,608.20
2. Optional Shares.....	
3. Prepaid Shares.....	327,450.00
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	106.95
10. Loans in Process.....	
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	6,193.80
16. Federal Insurance Reserve.....	15,410.59
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	24,230.28
21.....	
Total Liabilities.....	\$ 617,999.82

EARNINGS

Undivided Profits, last report....	\$23,500.00
Interest, Fines and Fees.....	33,596.48
Rents and Real Estate Sales.....	360.00
Other Earnings.....	
Div. FHLB.....	195.00
Cr.FSLIC Sec.Res.....	159.40
Income Tax Refund.....	606.16
Misc. Income.....	2,533.84
Total.....	\$60,950.88

DISTRIBUTION

Dividends Paid and Credited....	\$ 21,579.04
Expenses, operating.....	10,861.12
Expenses and Losses R. E.....	
Other Expenses and Losses.....	100.00
Federal Income Tax.....	67.78
State Privilege Tax.....	
Transferred to Reserves.....	4,112.66
Balance Undivided Profits.....	24,230.28
Total.....	\$ 60,950.88

Number of members 495

Number of borrowers 126

As Required by Section 17-5609 G. S. 1949 Kansas

The AMERICAN SAVINGS ASSOCIATION OF TOPEKA Association, TOPEKA Kansas.

Organized under the laws of Kansas, Dec. 27, 1923 Charter expires December 27, 1973

Exec.V.P. _____ (Date) _____ (D)
President Wylie R. Wisely Secretary Mary G. Neiswender

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans.....	\$ 12,205,616.10
2.	Loans on Shares.....	19,755.37
3.	FHA Title I and Other Improvement Loans.....	123,865.73
4.	Real Estate Sold on Contract—Options.....	95,884.05
5.	Real Estate Owned and in Judgment.....	512,040.42
6.	Federal Home Loan Bank Stock.....	137,500.00
7.	U. S. Government Obligations.....	
8.	State and Municipal Bonds.....	
9.	Other Securities: a. _____	
	b. Shares in Other Associations.....	
10.	Cash on Hand and in Banks.....	798,086.22
11.	Accounts Receivable.....	
12.	Office Building(s).....	461,912.26
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	53,503.03
15.	Deferred Charges.....	7,981.84
16.	Other Assets.....	85,207.03
17.	Prepaid Insurance Premiums (FSLIC).....	44,650.41
	Total Assets.....	\$ 14,546,002.46

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	9,957,745.04 •
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	1,098,300.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	1,420,000.00
8.	Borrowed Money.....	615,000.00
9.	Accounts Payable.....	
10.	Loans in Process.....	607,499.30
11.	Advances by Borrowers for Taxes and Insurance.....	101,127.16
12.	Other Liabilities.....	79,564.38
13.	XXXXXXXXXXXXXXXXXXXX Guarantee Stock.....	125,000.00
14.	Deferred Credits.....	21,608.75
15.	General Reserve.....	16,135.41
16.	Federal Insurance Reserve.....	454,000.00
17.	Other Reserves.. Specific Loss Reserve.....	31,855.00
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	18,167.42
21.		
	Total Liabilities.....	\$ 14,546,002.46

EARNINGS

Undivided Profits, last report.....	\$ 11,518.47
Interest, Fines and Fees.....	658,369.39
Rents and Real Estate Sales.....	1,005.00
Other Earnings.....	23,907.98
	(4,069.26)
Total.....	\$690,731.58

Number of members 4605

DISTRIBUTION

Dividends Paid and Credited	\$ 394,063.32
Expenses, operating	231,287.00
Expenses and Losses R. E.	4,070.26
Other Expenses and Losses	_____
Federal Income Tax	_____
State Privilege Tax	1,089.04
Transferred to Reserves	42,054.51
Balance Undivided Profits	18,167.42
Total	\$ 690,731.58

Number of borrowers 1112

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The POSTAL SAVINGS AND LOAN Association, TOPEKA Kansas.

Organized under the laws of Kansas, Aug. 17, 1925 Charter expires August 17, 1975
(Date) (Date)

President George M. Hersh Secretary James B. Lewis

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 9,980,635.28
2. Loans on Shares.....	4,537.66
3. FHA Title I and Other Improvement Loans.....	39,195.30
4. Real Estate Sold on Contract—Options.....	145,317.30
5. Real Estate Owned and in Judgment.....	242,426.48
6. Federal Home Loan Bank Stock.....	114,100.00
7. U. S. Government Obligations.....	282,200.00
8. State and Municipal Bonds.....	136,000.00
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	467,605.67
11. Accounts Receivable.....	
12. Office Building(s).....	205,057.94
13. Leasehold Improvements.....	7,943.55
14. Furniture and Fixtures.....	41,884.64
15. Deferred Charges.....	2,474.29
16. Other Assets.....	11,947.95
17. Prepaid Insurance Premiums (FSLIC).....	73,575.53
Total Assets.....	\$ 11,754,901.59
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	10,516,075.01
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	168,570.98
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	141,848.31
11. Advances by Borrowers for Taxes and Insurance.....	26,812.87
12. Other Liabilities.....	18,752.83
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	10,440.00
14. Deferred Credits.....	32,687.89
15. General Reserve.....	338,658.86
16. Federal Insurance Reserve.....	334,610.49
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	166,444.35
21.	
Total Liabilities.....	\$ 11,754,901.59

EARNINGS	
Undivided Profits, last report....	\$ 144,637.02
Interest, Fines and Fees.....	680,561.73
Rents and Real Estate Sales.....	7,329.58
Other Earnings.....	3,708.25
Rent from Office Bldg.....	4,050.00
Misc. Operating Income.....	2,157.81
Non-Operating Income.....	89.80
Total.....	\$ 842,534.19

DISTRIBUTION	
Dividends Paid and Credited....	\$ 428,869.12
Expenses, operating.....	164,025.34
Expenses and Losses R. E.....	9,284.79
Other Expenses and Losses.....	14,919.38
Federal Income Tax.....	8,650.00
State Privilege Tax.....	3,172.25
Transferred to Reserves.....	47,168.96
Balance Undivided Profits.....	166,444.35
Total.....	\$ 842,534.19

Number of members 4756

Number of borrowers 1545

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The STATE SAVINGS AND LOAN Association, TOPEKA Kansas.

Organized under the laws of Kansas, March 10, 1923 Charter expires March 10, 1973
(Date) (Date)

President W. Rex Woods Secretary C. Dale Lyon

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 3,917.52
2. Loans on Shares	
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	
7. U. S. Government Obligations	
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	12,262.34
11. Accounts Receivable	17.69
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 16,197.55
LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	15,200.44
3. Prepaid Shares	
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	
11. Advances by Borrowers for Taxes and Insurance	112.02
12. Other Liabilities	
13. Permanent Stock, XXXXXXXXXXXXXXXXXXXX	1,160.00
14. Deferred Credits	194.87
15. General Reserve	
16. Federal Insurance Reserve	
17. Other Reserves	
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	(877.40)
21. <u>Ipso Facto Cancellations</u>	407.62
Total Liabilities	\$ 16,197.55

EARNINGS		DISTRIBUTION	
Undivided Profits, last report	\$ 213.89	Dividends Paid and Credited	\$
Interest, Fines and Fees	108.77	Expenses, operating	1,200.06
Rents and Real Estate Sales		Expenses and Losses R. E.	
Other Earnings		Other Expenses and Losses	
.....		Federal Income Tax	
.....		State Privilege Tax	
.....		Transferred to Reserves	
.....		Balance Undivided Profits	(877.40)
Total	\$ 322.66	Total	\$ 322.66

Number of members 7 Number of borrowers One

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The TOPEKA SAVINGS Association, TOPEKA Kansas.

Organized under the laws of Kansas, Feb. 4, 1923 Charter expires February 4, 1973
(Date) (Date)

President Geo. W. Greenwood Secretary Geo. W. Greenwood

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans	\$ 22,772,621.38
2. Loans on Shares	8,094.82
3. FHA Title I and Other Improvement Loans	337,740.26
4. Real Estate Sold on Contract—Options	55,408.43
5. Real Estate Owned and in Judgment	32,048.37
6. Federal Home Loan Bank Stock	280,000.00
7. U. S. Government Obligations	1,265,910.00
8. State and Municipal Bonds	
9. Other Securities: a. <u>FNMA Stock & FHA Debentures</u>	13,733.69
b. Shares in Other Associations	10,000.00
10. Cash on Hand and in Banks	459,220.49
11. Accounts Receivable	3,899.74
12. Office Building(s)	386,140.06
13. Leasehold Improvements	
14. Furniture and Fixtures	30,966.43
15. Deferred Charges	4,367.50
16. Other Assets	88,170.68
17. Prepaid Insurance Premiums (FSLIC)	125,030.42
Total Assets	\$ 25,873,352.27

LIABILITIES	
1. Installment Shares	\$ 17,171,007.53
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	3,558,340.00
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	2,600,000.00
8. Borrowed Money	
9. Accounts Payable	1,990.44
10. Loans in Process	750,880.37
11. Advances by Borrowers for Taxes and Insurance	163,952.88
12. Other Liabilities	17,217.57
13. XXXXXXXXXXXXXXXXXXXX Guarantee Stock	225,000.00
14. Deferred Credits	63,872.31
15. General Reserve	121,122.37
16. Federal Insurance Reserve	1,053,003.77
17. Other Reserves	
18. Reserve for Federal Income Tax	18,944.44
19. Reserve for State Privilege Tax	
20. Undivided Profits	128,020.59
21. Total Liabilities	\$ 25,873,352.27

EARNINGS

Undivided Profits, last report	\$ 102,782.69
Interest, Fines and Fees	1369,068.94
Rents and Real Estate Sales	14,430.40
Other Earnings	12,993.51
Adj. 1963 Depre.Accts.	775.11
Total	\$1,500,050.65

DISTRIBUTION

Dividends Paid and Credited	\$ 839,509.39
Expenses, operating	418,561.42
Expenses and Losses R. E.	
Other Expenses and Losses	9,000.00
Federal Income Tax	18,944.44
State Privilege Tax	4,918.68
Transferred to Reserves	81,096.13
Balance Undivided Profits	128,020.59
Total	\$1,500,050.65

Number of members 7766

Number of borrowers 1741

As Required by Section 17-5609 G. S. 1949 Kansas

The SUMNER COUNTY BUILDING AND LOAN Association, WELLINGTON Kansas.

Organized under the laws of Kansas, March 4, 1901 Charter expires March 4, 2001
(Date) (Date)

President Frank T. Barlow Secretary F. M. Rogers

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans.....	\$ 477,351.84
2.	Loans on Shares.....	
3.	FHA Title I and Other Improvement Loans.....	
4.	Real Estate Sold on Contract—Options.....	4,345.17
5.	Real Estate Owned and in Judgment.....	
6.	Federal Home Loan Bank Stock.....	7,700.00
7.	U. S. Government Obligations.....	25,000.00
8.	State and Municipal Bonds.....	
9.	Other Securities: a.....	
	b. Shares in Other Associations.....	
10.	Cash on Hand and in Banks.....	28,637.89
11.	Accounts Receivable.....	
12.	Office Building(s).....	
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	70.00
15.	Deferred Charges.....	970.46
16.	Other Assets.....	
17.	Prepaid Insurance Premiums (FSLIC).....	
	Total Assets.....	\$ 544,075.36

LIABILITIES		
1.	Installment Shares.....	\$ 10,623.65
2.	Optional Shares.....	
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	418,575.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	
11.	Advances by Borrowers for Taxes and Insurance.....	1,296.47
12.	Other Liabilities.....	47.24
13.	Permanent Stock, XXXXXXXXXX XXXXXXXXXX	4,000.00
14.	Deferred Credits.....	
15.	General Reserve.....	15,000.00
16.	Federal Insurance Reserve.....	25,000.00
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	69,533.00
21.	Total Liabilities.....	\$ 544,075.36

EARNINGS

Undivided Profits, last report.....	\$ 66,397.45
Interest, Fines and Fees.....	29,488.74
Rents and Real Estate Sales.....	
Other Earnings.....	1,479.37
Total.....	\$ 97,365.56

Number of members 258

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 17,435.30
Expenses, operating	9,736.70
Expenses and Losses R. E.	_____
Other Expenses and Losses	_____
Federal Income Tax	660.56
State Privilege Tax	_____
Transferred to Reserves	_____
Balance Undivided Profits	69,533.00
Total	\$ 97,365.56

Number of borrowers 135

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, July 19, 1935 Charter expires July 19, 1985
(Date) (Date)

President David M. Christian Secretary Beryl L. Slifer

Statement for year ending December 31, 1964

ASSETS		
1.	First Mortgage Loans	\$ 26,199,196.09
2.	Loans on Shares	26,273.28
3.	FHA Title I and Other Improvement Loans	32,480.90
4.	Real Estate Sold on Contract—Options	219,363.98
5.	Real Estate Owned and in Judgment	31,598.72
6.	Federal Home Loan Bank Stock	285,000.00
7.	U. S. Government Obligations	58,450.00
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	2,651,710.81
11.	Accounts Receivable	21,005.92
12.	Office Building(s)	449,477.70
13.	Leasehold Improvements	521.68
14.	Furniture and Fixtures	37,885.37
15.	Deferred Charges	3,643.46
16.	Other Assets	88,740.22
17.	Prepaid Insurance Premiums (FSLIC)	173,996.91
	Total Assets	\$ 30,279,345.04

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	19,832,486.75
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	3,902,224.26
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	3,400,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	56,371.65
10.	Loans in Process.....	934,838.66
11.	Advances by Borrowers for Taxes and Insurance.....	32,817.50
12.	Other Liabilities.....	51,619.75
13.	100,000.00 100,000.00 Guarantee Stock.....	250,000.00
14.	Deferred Credits.....	59,046.76
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	1,277,140.00
17.	Other Reserves.....	64,220.80
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	18,578.91
21.	<u>Paid-in Surplus</u>	400,000.00
	Total Liabilities.....	\$ 30,279,345.04

DISTRIBUTION

Undivided Profits, last report.....	\$ 175.32	Dividends Paid and Credited.....	\$ 894,650.77
Interest, Fires and Fees.....	1,528,931.85	Expenses, operating.....	315,077.05
Rents and Real Estate Sales.....	33,239.92	Expenses and Losses R. E.....	3,145.72
Other Earnings.....	23,269.30	Other Expenses and Losses.....	124,672.91
		Federal Income Tax.....	
		State Privilege Tax.....	4,397.01
		Transferred to Reserves.....	225,094.02
		Balance Undivided Profits.....	18,576.39
Total.....	\$ 1,585,616.39	Total.....	\$ 1,585,616.39

Number of borrowers 2403

As Required by Section 17-5609 G. S. 1949 Kansas

President Oliver H. Hughes Secretary Robert L. Banther

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 7,460,162.47
2. Loans on Shares.....	53,217.67
3. FHA Title I and Other Improvement Loans.....	149,403.75
4. Real Estate Sold on Contract—Options.....	97,938.98
5. Real Estate Owned and in Judgment.....	136,850.86
6. Federal Home Loan Bank Stock.....	100,000.00
7. U. S. Government Obligations.....	458,230.80
8. State and Municipal Bonds.....	
9. Other Securities: a.....	7,083.37
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	208,797.42
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	4,064.44
14. Furniture and Fixtures.....	13,641.04
15. Deferred Charges.....	
16. Other Assets.....	16,240.41
17. Prepaid Insurance Premiums (FSLIC).....	60,751.73
Total Assets.....	\$ 8,766,382.94

	LIABILITIES	
1.	Installment Shares.....	\$
2.	Optional Shares.....	7,205,959.74
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	256,800.00
5.	Other Shares (Christmas, etc.)....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	550,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	180.95
10.	Loans in Process.....	162,480.19
11.	Advances by Borrowers for Taxes and Insurance.....	59,939.12
12.	Other Liabilities.....	3,196.01
13.	Paid-in Stock, Demand Note Guarantee Stock.....	103,000.00
14.	Deferred Credits.....	54,580.78
15.	General Reserve.....	146,583.33
16.	Federal Insurance Reserve.....	157,700.00
17.	Other Reserves and Surplus.....	20,000.00
18.	Reserve for Federal Income Tax.....	8,022.00
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	37,940.82
21.	Total Liabilities.....	\$ 8,766,382.94

EARNINGS	DISTRIBUTION
Undivided Profits, last report....	\$ 37,611.64
Interest, Fines and Fees.....	495,641.44
Rents and Real Estate Sales.....	10,433.53
Other Earnings.....	12,781.51
Excess Accrual on Fed.	
& State Taxes to Und.Pro.	954.41
Total.....	\$557,422.53
Dividends Paid and Credited....	\$ 281,552.78
Expenses, operating.....	143,182.81
Expenses and Losses R. E.....	
Other Expenses and Losses.....	33,024.12
Federal Income Tax.....	6,010.09
State Privilege Tax.....	2,011.91
Transferred to Reserves.....	53,700.00
Balance Undivided Profits.....	37,940.82
Total.....	\$ 557,422.53

Number of members 6334

Number of borrowers 925

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RESERVE SAVINGS AND LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, Jan. 20, 1926 Charter expires January 20, 1976
(Date) (Date)

President Hervey R. Hodson Secretary Arylan D. Siebert

Statement for year ending December 31, 19 64

ASSETS	
1. First Mortgage Loans.....	\$ 1,116,664.62
2. Loans on Shares.....	11,107.81
3. FHA Title I and Other Improvement Loans.....	3,371.75
4. Real Estate Sold on Contract—Options.....	33,831.46
5. Real Estate Owned and in Judgment.....	200,592.10
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FNMA Shares</u>	896.56
b. Shares in Other Associations.....	30,000.00
10. Cash on Hand and in Banks.....	97,878.02
11. Accounts Receivable.....	3,381.76
12. Office Building(s).....	
13. Leasehold Improvements.....	290.47
14. Furniture and Fixtures.....	19,619.01
15. Deferred Charges.....	1,709.17
16. Other Assets.....	129.29
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 1,519,472.02
LIABILITIES	
1. Installment Shares.....	\$ 1,339,015.81
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	5,000.00
9. Accounts Payable.....	367.99
10. Loans in Process.....	80,474.08
11. Advances by Borrowers for Taxes and Insurance.....	9,605.09
12. Other Liabilities.....	23,293.23
13. XXXXXXXXXXXXXXXXXXXX Guarantee Stock.....	38,900.00
14. Deferred Credits.....	
15. General Reserve.....	10,815.65
16. Federal Insurance Reserve.....	
17. Other Reserves.....	576.78
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	478.71
21. <u>Res. for Depr. Furn. & Fix.</u>	10,944.68
Total Liabilities.....	\$ 1,519,472.02

EARNINGS

Undivided Profits, last report....	\$ 293.84
Interest, Fines and Fees.....	69,501.08
Rents and Real Estate Sales.....	17,206.13
Other Earnings.....	1,449.46
.....	
.....	
Total.....	\$ 88,450.51

DISTRIBUTION

Dividends Paid and Credited....	\$ 48,710.25
Expenses, operating.....	24,718.61
Expenses and Losses R. E.....	8,485.83
Other Expenses and Losses.....	3,483.69
Federal Income Tax.....	
State Privilege Tax.....	
Transferred to Reserves.....	2,573.42
Balance Undivided Profits.....	478.71
Total.....	\$ 88,450.51

Number of members 675

Number of borrowers 161

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNITED SAVINGS AND LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, May 1, 1929 Charter expires May 1, 1979
(Date) (Date)

President Drew W. Noble Secretary Ray R. Moritz

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 5,472,938.70
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	90,000.00
7. U. S. Government Obligations.....	199,712.32
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	228,141.90
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	9,579.63
15. Deferred Charges.....	6,588.00
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 6,006,960.55

LIABILITIES	
1. Installment Shares.....	\$ 5,128,217.51
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	200,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	35,893.47
11. Advances by Borrowers for Taxes and Insurance.....	218,140.08
12. Other Liabilities.....	3,304.84
13. XXXXXXXXXX Reserve Stock XXXXXXXXXX	100,000.00
14. Deferred Credits.....	17,531.40
15. General Reserve.....	180,801.36
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	11,117.19
19. Reserve for State Privilege Tax.....	1,811.72
20. Undivided Profits.....	110,142.98
21.	
Total Liabilities.....	\$ 6,006,960.55

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 91,339.49	Dividends Paid and Credited....	\$ 219,751.69
Interest, Fines and Fees.....	409,630.54	Expenses, operating.....	156,784.33
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
.....		Federal Income Tax.....	12,479.31
.....		State Privilege Tax.....	1,811.72
.....		Transferred to Reserves.....	
.....		Balance Undivided Profits.....	110,142.98
Total.....	\$ 500,970.03	Total.....	\$ 500,970.03

Number of members 2281 Number of borrowers 688

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The WICHITA PERPETUAL BUILDING & LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, March 7, 1893 Charter expires May 9, 1991
(Date) (Date)

President Frank T. Priest Secretary Lewis Dannar

Statement for year ending December 31, 1964

ASSETS	
1. First Mortgage Loans.....	\$ 7,429,220.34
2. Loans on Shares.....	84,467.96
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	12,907.06
6. Federal Home Loan Bank Stock.....	76,500.00
7. U. S. Government Obligations.....	987,005.75
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	372,513.97
11. Accounts Receivable.....	
12. Office Building(s).....	60,000.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	28,877.90
Total Assets.....	\$ 9,051,492.98
LIABILITIES	
1. Installment Shares.....	\$ 11,469.03
2. Optional Shares.....	685,735.78
3. Payable Savings Shares.....	4,187,289.03
4. Full Paid Shares.....	3,105,335.00
5. Other Shares (Christmas, etc.) <u>Ipso Facto Cancellations</u>	66.00
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	187,085.54
11. Advances by Borrowers for Taxes and Insurance.....	143,503.21
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	8,627.43
15. General Reserve.....	150,430.02
16. Federal Insurance Reserve.....	296,935.04
17. Other Reserves... <u>for Taxes and Equipment</u>	24,071.36
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	2,000.00
20. Undivided Profits.....	236,038.48
21. <u>Reserve for Real Estate Owned</u>	12,907.06
Total Liabilities.....	\$ 9,051,492.98

EARNINGS

Undivided Profits, last report....	\$ 232,514.79
Interest, Fines and Fees.....	431,343.16
Rents and Real Estate Sales.....	10,566.45
Other Earnings.....	7,142.48
.....	
.....	
Total.....	\$ 681,566.88

Number of members 914

DISTRIBUTION

Dividends Paid and Credited....	\$ 319,356.58
Expenses, operating.....	71,615.99
Expenses and Losses R. E.....	5,312.89
Other Expenses and Losses.....	6,145.13
Federal Income Tax & State.....	5,000.00
State Privilege Tax.....	
Transferred to Reserves.....	38,097.81
Balance Undivided Profits.....	236,038.48
Total.....	\$ 681,566.88

Number of borrowers 2259

332.5
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Sixty-seventh Annual Report

KANSAS

SAVINGS AND LOAN

ASSOCIATIONS

December 31, 1965

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SAVINGS AND LOAN DEPARTMENT

Topeka • Kansas

TO THE GOVERNOR OF KANSAS

THE SIXTY-SEVENTH ANNUAL REPORT

OF

KANSAS SAVINGS AND LOAN
ASSOCIATIONS

AT THE CLOSE OF BUSINESS
DECEMBER 31, 1965

PUBLISHED BY THE
SAVINGS AND LOAN DEPARTMENT

State of Kansas

D. J. FAIR, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: ROBERT N. ALLEN, *President*
Home Savings Association
Chanute, Kansas

Vice-Chairman: BILL D. STRANGE,
Executive Vice President
Peoples Building & Loan Assn.
Marysville, Kansas

Secretary: LAWRENCE REED, *Secretary*
Golden Belt Savings & Loan Assn.
Ellis, Kansas

Member: JAMES D. HOTCHKISS, *President*
Colonial Savings & Loan Assn.
Prairie Village, Kansas

Member: GEORGE W. GREENWOOD, *President*
Topeka Savings Association
Topeka, Kansas

STAFF

M. BLANCHE CHILD, *Secretary*
DARRELL E. SIECGRIST, *Examiner*

HARLAN YOUNG, *Examiner*
CHARLES A. BAUER, *Examiner*

KARL T. SWANSON, *Examiner*

STATE OF KANSAS



D. J. FAIR, Commissioner

Savings and Loan Department

Room 1132-W State Office Building
Telephone CEntral 5-0011—Extension 698

TOPEKA

The Honorable William H. Avery
Governor of Kansas
Topeka, Kansas 66612

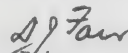
Dear Governor Avery:

The Sixty-Seventh Annual Report of the financial condition of all Kansas Chartered Savings and Loan Associations in presented herewith.

The year ending December 31, 1965 was a year of continued growth by an industry which has served well the dual purpose of repository for savings and a source of economical home financing for all Kansans.

The Commissioner wishes to acknowledge the substantial assistance rendered by the members of your Savings and Loan Board and the staff in the conduct of the affairs of this Department.

Respectfully submitted,


D. J. Fair
Commissioner

DJF:mbc

21767 Aug 2

REPORT OF CONDITION AND OPERATIONS for all state-chartered savings and loan associations in Kansas for the calendar year 1965, and as of December 31, 1965.

FINANCIAL STATEMENT

ASSETS

First Mortgage Loans		\$567,472,915.
Loans on Share Accounts		2,447,966.
FHA Title I and Other Improvement Loans		2,243,621.
Real Estate Sold on Contracts and Options		5,434,047.
Real Estate Owned and in Judgments		5,435,336.
Investments:		
Stock in Federal Home Loan Bank	\$ 6,101,800.	
U. S. Government Obligations	32,580,969.	
State & Municipal Bonds	907,860.	
Other Investment Securities	<u>1,349,111</u>	40,939,740.
Cash on Hand and in Banks		27,048,809.
Accounts Receivable		95,999.
Office Buildings and Leaseholds		6,302,375.
Furniture and Fixtures		1,272,059.
Deferred Charges		213,994.
Other Assets		1,119,460.
FSLIC Prepayment Premiums		<u>4,175,337.</u>
		<u>\$664,201,665.</u>

CAPITAL AND LIABILITIES

Savings Share Accounts:		
Installment Shares	\$ 59,891,065.	
Optional or Savings Shares	382,764,728.	
Prepaid Shares	6,265,470.	
Full Paid Shares	127,126,152.	
Other Shares	<u>46,154.</u>	\$576,093,570.
Mortgage Pledged Shares		368,549.
Advances from Federal Home Loan Bank		25,467,610.
Borrowed Money		1,850,000.
Accounts Payable		361,950.
Loans in Process		9,307,086.
Advances by Borrowers for Taxes & Insurance		4,086,717.
Other Liabilities		390,589.
Permanent, Reserve and Guarantee Stock		3,358,150.
Deferred Credits		1,049,577.
Reserve Allocations:		
General Reserve	\$ 6,995,444.	
Federal Insurance Reserve	24,674,719.	
Other Reserves	<u>1,373,015.</u>	33,043,179.
Surplus		491,300.
Reserve for Federal Tax		505,521.
Reserve for State Privilege Tax		921,212.
Statutory Expense Fund		14,767.
Dividend Reserve		201,883.
Undivided Profits		<u>6,689,999.</u>
		<u>\$664,201,665.</u>

December 31, 1965

INCOME AND PROFIT

Undivided Profits, December 31, 1964		\$ 5,874,231.
Interest Received:		
Mortgage Loans	\$31,784.908.	
Savings Share Loans	90,552.	
Real Estate Sold on Contract	282,163.	
Other Sources	<u>1,757,033.</u>	33,914,657.
Discounts Earned		197,967.
Appraisal and Service Fees		1,020,773.
Other Fees		386,128.
Income from Operation of RE Owned		138,090.
Income from Office Buildings		154,359.
Dividends Received:		
Stock in Federal Home Loan Bank	\$ 198,736.	
Other Investments	<u>460,214.</u>	658,950.
Miscellaneous Operating Income		99,654.
Profit on Sale of:		
Real Estate	\$ 43,895.	
Investments	<u>19,790.</u>	63,686.
Other Non-Operating Income		21,943.
Other Additions		<u>428,750.</u>
		<u>\$42,959,193.</u>

December 31, 1965

EXPENSE AND INCOME DISTRIBUTION

Compensation Officers, Directors & Employees		\$ 3,187,496.
Collection Expense		155,270.
Legal Services		54,705.
Expenses Officers, Directors & Employees		136,515.
Rent and Utilities		375,827.
Office Building Expense - Maintenance & Taxes		360,093.
Furniture, Fixtures & Equipment		267,453.
Advertising		606,031.
Stationery, Printing & Office Supplies		178,842.
Telephone, Telegrams and Postage		203,878.
Insurance and Surety Bond Premiums		121,220.
Federal Insurance (FSLIC) Premiums		448,150.
Supervisory Expense and Audits		224,647.
Organization Dues and Donations		132,734.
Other Operating Expenses		791,058.
Interest Paid:		
Advances from Federal Home Loan Bank	\$ 1,127,941.	
Borrowed Money	<u>59,907.</u>	1,187,848.
Foreclosure Costs		6,497.
Loss on Sale of:		
Real Estate	\$ 46,385.	
Investments	<u>15,936.</u>	62,321.
Other Non-Operating Charges		132,259.
Federal Income Tax & State Privilege Tax		647,491.
Other Deductions		165,587.
Distribution of Earnings:		
Dividends on Savings Shares	\$ 23,358,846.	
General Reserves	99,453.	
Federal Insurance Reserve	3,058,525.	
Bad Debt Reserve	65,595.	
Other Reserves	<u>270,096.</u>	26,852,515.
Undivided Profits December 31, 1965		6,689,999.
		<u>\$42,959,193.</u>

Operating Statement

SAVINGS and LOAN DEPARTMENT

Fiscal Year Ending
June 30, 1965

Fee Fund July 1, 1964 \$10,074.06

RECEIPTS:

Examination Fees	\$68,847.00	
Filing Fees	735.00	
Approval Fees	<u>437.50</u>	\$70,019.50

Less allocation to General Fund 14,003.90

Net to Fee Fund 56,015.60
\$66,089.66

EXPENSES:

Salaries:

Commissioner	\$ 7,500.00	
Staff	28,094.96	
Board Members	180.00	
Payroll Taxes	<u>2,063.49</u>	\$37,838.45

Operating Expenses:

Postage	\$ 221.16	
Telephone	282.03	
Printing	111.77	
Duplicating	26.27	
Office Rent	2,172.50	
Repairing & Servicing automobiles	130.08	
Machine Maintenance	172.14	
Parking Rental	15.00	
Travel & Subsistence	8,899.87	
State Car Expense	1,119.60	
Dues and Registrations	140.00	
Surety Bonds and Auto Insurance	87.50	
Office Supplies	47.99	
Office Equipment	96.10	
State Car	<u>628.02</u>	\$14,150.03
		<u>\$51,988.48</u>

Balance in Fee Fund June 30, 1965 \$14,101.18

Conversion of Materials and Equipment Fund \$ 9.27

Number of Associations chartered by the State	73	
Number of Associations whose accounts are insured	61	
Number of Associations whose accounts are not insured	12	
Number of Associations with Branch Office	17	
Number of Branch Offices.	34	
Number of Associations with Capital Stock	47	
Number of Associations without Capital Stock.	26	
Number of Applications for New Charter.	1	
Number of Applications Granted.	0	
Number of Applications Pending.	1	
Number of Applications for Branch Office.	6	
Number of Applications for Branch Office Approved	4	
Number of Applications for Branch Office Pending.	0	
Number of Applications for Change of Location	3	
Number of Applications for Change of Location Approved.	2	
Number of Applications for Change of Location Pending	0	
Number of Applications for Change of Name	0	
Number of Applications for Change of Name Approved.	0	
Number of Applications for Merger	2	
Number of Applications for Merger Approved and Accomplished . . .	1	
Total Assets	\$664,201,665	
Increase	\$ 60,081,786	9.9%
Savings Accounts	\$576,093,570	
Increase	\$ 59,368,124	11.4%
Net Worth	\$ 43,582,628	
Increase	\$ 4,141,285	10.5%
Dividends Paid	\$ 23,358,846	
Increase	\$ 2,482,445	11.9%

KANSAS
State Chartered
SAVINGS AND LOAN ASSOCIATIONS

<u>Location</u>	<u>Name</u>
Anthony	*Anthony Building and Loan Association
Atchison	Home Loan and Savings Association
Belleville	Belleville Building and Loan Association
Beloit	Beloit Building and Loan Association
Chanute	Home Savings Association
Colby	Colby Savings and Loan Association
Columbus	*Columbus Building, Loan and Savings Association
Concordia	Central Savings Association
Cottonwood Falls	*Citizens Building and Loan Association
Council Grove	Morris County Savings and Loan Association
Dodge City	*Ford County Building and Loan Association
Ellis	Golden Belt Savings and Loan Association
Emporia	Columbia Building and Loan Association
Emporia	*Mutual Building and Loan Association
Erie	Erie Savings and Loan Association
Fort Scott	Liberty Savings and Loan Association
Fredonia	*Home Building and Loan Association
Garden City	Security Savings and Loan Association
Garnett	Garnett Savings and Loan Association
Girard	Home Savings and Loan Association
Goodland	Goodland Savings and Loan Association
Great Bend	Prudential Building and Loan Association
Hays	Hays Building and Loan Association
Hiawatha	Hiawatha Savings and Loan Association
Hugoton	Southwestern Savings and Loan Association
Iola	Security Savings and Loan Association
Junction City	Citizens Savings and Loan Association
Kansas City	Anchor Savings Association
Kansas City	Argentine Savings and Loan Association
Kansas City	Fidelity Building and Loan Association
Kansas City	General Savings and Loan Association
Kansas City	Gibraltar Savings and Loan Association
Kansas City	*Kansas Savings and Loan Association
Kingman	Kingman Savings and Loan Association
Kinsley	Kinsley Savings and Loan Association
Larned	Larned Savings and Loan Association
Lawrence	Lawrence Building and Loan Association
Leavenworth	Citizens' Mutual Building and Loan Association
Leavenworth	Leavenworth Mutual Savings and Loan Association
Liberal	Liberal Savings and Loan Association
Lindsborg	Smoky Valley Savings and Loan Association
Lyons	Lyons Savings and Loan Association
McPherson	Pioneer Savings and Loan Association
Manhattan	Home Building and Loan Association
Manhattan	*Union Building, Loan and Savings Association
Marysville	Peoples Building and Loan Association
Medicine Lodge	Barber County Building and Loan Association
Neodesha	Neodesha Building and Loan Association
Newton	Railroad Building, Loan and Savings Association
Norton	Norton Savings and Loan Association
Oberlin	Reserve Building and Loan Association
Ottawa	Ottawa Savings and Loan Association
Overland Park	Overland Park Savings and Loan Association
Parsons	Peoples Building and Loan Association
Plainville	Rooks County Savings Association
Prairie Village	Colonial Savings and Loan Association
Pratt	Western Savings Association
Russell	Russell Savings Association
Salina	Homestead Building and Loan Association
Salina	Security Savings and Loan Association
Shawnee	Commerce Savings and Loan Association
Sterling	Peoples Savings and Loan Association
Topeka	American Savings Association of Topeka
Topeka	Postal Savings and Loan Association
Topeka	*State Savings and Loan Association
Topeka	Topeka Savings Association
Wellington	Sumner County Building and Loan Association
Wichita	American Savings Association of Wichita
Wichita	Home Savings Association
Wichita	Parklane Savings and Loan Association
Wichita	*Reserve Savings and Loan Association
Wichita	*United Savings and Loan Association
Wichita	Wichita Perpetual Building and Loan Association
Wichita	*indicates associations not insured

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ANTHONY BUILDING and LOAN Association, ANTHONY Kansas.

Organized under the laws of Kansas, April 9, 1909 Charter expires April 9, 2009
(Date) (Date)

President C. E. Hoopes Secretary Adelaide B. Mahler

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 225,791.74
2. Loans on Shares.....	1,582.50
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	32,455.54
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	617.13
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 260,446.91
LIABILITIES	
1. Installment Shares.....	\$ 220,164.06
2. Optional Shares.....	1,484.50
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans. <u>Ipsso Facto Cancellation</u>	168.47
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	10,283.92
11. Advances by Borrowers for Taxes and Insurance.....	765.13
12. Other Liabilities.....	550.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	12,748.57
16. Federal Insurance Reserve.....	
17. Other Reserves.....	3,936.42
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	10,345.84
21.....	
Total Liabilities.....	\$ 260,446.91

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 9,898.96	Dividends Paid and Credited....	\$ 8,801.69
Interest, Fines and Fees.....	12,965.08	Expenses, operating.....	3,316.81
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
		Federal Income Tax.....	210.97
		State Privilege Tax.....	
		Transferred to Reserves.....	188.73
		Balance Undivided Profits.....	10,345.84
Total.....	\$ 22,864.04	Total.....	\$ 22,864.04
Number of members.....	132	Number of borrowers.....	62

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 1965

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	3,294,788.47
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	81,800.00
5.	Other Shares (Christmas, etc.).....	2,060.02
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	53,415.63
11.	Advances by Borrowers for Taxes and Insurance.....	2,573.74
12.	Other Liabilities.....	129.56
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	1,678.83
15.	General Reserve.....	53,262.48
16.	Federal Insurance Reserve.....	74,164.68
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	2,610.14
19.	Reserve for State Privilege Tax.....	803.93
20.	Undivided Profits.....	29,982.79
21.	Total Liabilities.....	\$ 3,597,270.27

DISTRIBUTION

Dividends Paid and Credited.....	\$ 137,367.20
Expenses, operating.....	30,265.56
Expenses and Losses R. E.....	913.11
Other Expenses and Losses.....	1,228.26
Federal Income Tax.....	2,610.14
State Property Tax.....	803.93
Transferred to Reserves.....	15,785.00
Balance Undivided Profits.....	29,982.79
Total.....	\$ 218,955.99

Number of borrowers 466

ANNUAL REPORT

As Required by Section 17-5809 G. S. 1949 Kansas

The BELLEVILLE BUILDING and LOAN Association, BELLEVILLE Kansas.
 Organized under the laws of Kansas, July 2, 1923 Charter expires June 8, 1973
(Date) (Date)
 President Fred Swoyer Secretary Wayne Hoffman

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 3,305,850.48
2. Loans on Shares.....	8,765.37
3. FHA Title I and Other Improvement Loans.....	4,509.57
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	11,760.63
6. Federal Home Loan Bank Stock.....	38,000.00
7. U. S. Government Obligations.....	147,440.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	171,316.68
11. Accounts Receivable.....	
12. Office Building(s).....	8,000.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,848.88
15. Deferred Charges.....	473.67
16. Other Assets.....	2,984.33
17. Prepaid Insurance Premiums (FSLIC).....	41,732.31
Total Assets.....	\$ 3,742,681.92
LIABILITIES	
1. Installment Shares.....	\$ 3,160,991.50
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	228,250.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	185,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	17,007.25
11. Advances by Borrowers for Taxes and Insurance.....	6,382.71
12. Other Liabilities.....	3,463.99
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	2,800.00
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	105,857.57
17. Other Reserves.....	10,616.74
18. Reserve for Federal Income Tax.....	2,721.03
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	19,591.13
21.	
Total Liabilities.....	\$ 3,742,681.92

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 10,677.17	Dividends Paid and Credited....	\$ 122,962.86
Interest, Fines and Fees.....	193,479.94	Expenses, operating.....	46,839.59
Rents and Real Estate Sales.....	660.00	Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	114.50
Dividends—F.H.L.B. Stock.....	1,235.00	Federal Income Tax.....	1,500.00
F.S.L.I.C.—Sec. Res.....	1,269.86	State Privilege Tax.....	1,013.89
.....		Transferred to Reserves.....	15,300.00
.....		Balance Undivided Profits.....	19,591.13
Total.....	\$ 207,321.97	Total.....	\$ 207,321.97
Number of members.....	1,606	Number of borrowers.....	417

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BELOIT BUILDING and LOAN Association, BELOIT Kansas.

Organized under the laws of Kansas, Oct. 29, 1929 Charter expires October 29, 1979
(Date) (Date)

President G. C. Bassford Secretary Maxine Van Donge

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 7,027,215.51
2. Loans on Shares.....	72,434.26
3. FHA Title I and Other Improvement Loans.....	5,284.00
4. Real Estate Sold on Contract—Options.....	31,736.12
5. Real Estate Owned and in Judgment.....	27,648.35
6. Federal Home Loan Bank Stock.....	59,000.00
7. U. S. Government Obligations.....	429,767.92
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FHA Debentures</u> <u>Institute of</u>	27,250.00
b. <u>Shares in Other Associations</u> <u>Logepedics</u>	25,000.00
10. Cash on Hand and in Banks.....	247,066.65
11. Accounts Receivable.....	
12. Office Building(s).....	27,578.87
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,261.87
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	65,509.27
Total Assets.....	\$ 8,053,752.82
LIABILITIES	
1. Installment Shares.....	\$ 6,213,875.76
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,031,975.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	150,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	102,142.05
11. Advances by Borrowers for Taxes and Insurance.....	47,196.56
12. Other Liabilities.....	1,785.85
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	84,000.00
14. Deferred Credits.....	1,364.82
15. General Reserve.....	119,166.95
16. Federal Insurance Reserve.....	201,650.00
17. Other Reserves.....	29,251.50
18. Reserve for Federal Income Tax.....	9,500.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	61,844.33
21.	
Total Liabilities.....	\$ 8,053,752.82

EARNINGS

Undivided Profits, last report....	\$ 40,306.25
Interest, Fines and Fees.....	409,836.87
Rents and Real Estate Sales.....	909.72
Other Earnings.....	1,172.90
Discounts Earned.....	1,043.73
Div. FHLB.....	1,889.60
Profit Sale of Investment.....	5,384.21
Other Additions.....	12,504.00
Total.....	\$ 473,047.28

DISTRIBUTION

Dividends Paid and Credited....	\$ 304,937.00
Expenses, operating.....	54,742.23
Expenses and Losses R. E.....	1,066.12
Other Expenses and Losses.....	5,769.61
Federal Income Tax & State Tax.....	7,937.99
State Privilege Tax.....	1,600.00
Transferred to Reserves.....	35,150.00
Balance Undivided Profits.....	61,844.33
Total.....	\$ 473,047.28

Number of members 2,228

Number of borrowers 639

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS Association, CHANUTE Kansas,
 Organized under the laws of Kansas, March 31, 1886 Charter expires March 31, 1986
(Date) Ass't (Date)
 President Robert N. Allen Secretary Gloria F. Goff

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 7,785,758.21
2. Loans on Shares.....	11,414.92
3. FHA Title I and Other Improvement Loans.....	3,008.08
4. Real Estate Sold on Contract—Options.....	85,572.22
5. Real Estate Owned and in Judgment.....	19,550.33
6. Federal Home Loan Bank Stock.....	82,500.00
7. U. S. Government Obligations.....	152,668.73
8. State and Municipal Bonds.....	
9. Other Securities: a.....	10,000.00
b. Shares in Other Associations.....	20,000.00
10. Cash on Hand and in Banks.....	637,447.35
11. Accounts Receivable.....	
12. Office Building(s).....	198,026.93
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	35,484.63
15. Deferred Charges.....	2,071.45
16. Other Assets.....	30,000.00
17. Prepaid Insurance Premiums (FSLIC).....	54,489.75
Total Assets.....	\$ 9,128,012.60
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	7,180,664.65
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,174,443.00
5. Other Shares (Christmas, etc.).....	8,811.10
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	162,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	1,404.51
10. Loans in Process.....	79,247.63
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	29,484.96
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	2,547.13
15. General Reserve.....	
16. Federal Insurance Reserve.....	427,246.23
17. Other Reserves.....	38.90
18. Reserve for Federal Income Tax.....	3,900.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	58,224.49
21.	9,128,012.60
Total Liabilities.....	\$

EARNINGS

Undivided Profits, last report....	\$ 57,026.96
Interest, Fines and Fees.....	512,845.62
Rents and Real Estate Sales.....	5,717.35
Other Earnings.....	1,670.55
.....	
.....	
.....	
.....	
Total.....	\$ 577,260.48

DISTRIBUTION

Dividends Paid and Credited....	\$ 343,318.41
Expenses, operating.....	127,339.69
Expenses and Losses R. E.....	5,459.14
Other Expenses and Losses.....	1,120.24
Federal Income Tax.....	3,971.47
State Privilege Tax.....	3,057.23
Transferred to Reserves.....	34,769.81
Balance Undivided Profits.....	58,224.49
Total.....	\$ 577,260.48

Number of members.....

Number of borrowers.....

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 1965

DISTRIBUTION

Dividends Paid and Credited.....	\$ 120,166.74
Expenses, operating.....	51,172.06
Expenses and Losses R. E.....	
Other Expenses and Losses.....	425.00
Federal Income Tax.....	2,123.99
State Privilege Tax.....	979.34
Transferred to Reserves.....	22,570.00
Balance Undivided Profits.....	9,660.27
Total.....	\$ 207,097.40

Number of borrowers 385

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLUMBUS BUILDING, LOAN & SAVINGS Association, COLUMBUS Kansas.

Organized under the laws of Kansas, March 28, 1902 Charter expires March 28, 2002
(Date) (Date)

President B. W. Lewis Secretary Helen Beck

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 130,469.46
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	27,017.34
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	468.36
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 157,955.16
LIABILITIES	
1. Installment Shares.....	\$ 74,546.51
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	69,145.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	
11. Advances by Borrowers for Taxes and Insurance.....	368.59
12. Other Liabilities, Soc., Sec., & Withholding Tax.....	128.10
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	8,740.29
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	5,026.67
21.....	
Total Liabilities.....	\$ 157,955.16

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 1,119.37	Dividends Paid and Credited....	\$ 5,425.14
Interest, Fines and Fees.....	8,529.45	Expenses, operating.....	4,197.01
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
Transferred from Reserves.....		Federal Income Tax.....	
Authority W.L. Hamilton.....		State Privilege Tax.....	
Letter dated 8-31-64.....	5,000.00	Transferred to Reserves.....	
Total.....	\$ 14,648.82	Balance Undivided Profits.....	5,026.67
		Total.....	\$ 14,648.82

Number of members _____ Number of borrowers _____

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CENTRAL SAVINGS Association, CONCORDIA Kansas.

Organized under the laws of Kansas, Aug. 23, 1889 Charter expires August 23, 1989
(Date) (Date)

President Troy E. Luellen Secretary Connie L. Hayden

Statement for year ending December 31, 19

ASSETS	
1. First Mortgage Loans.....	\$ 5,586,665.87
2. Loans on Shares.....	8,488.45
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	10,910.99
5. Real Estate Owned and in Judgment.....	103,329.98
6. Federal Home Loan Bank Stock.....	99,000.00
7. U. S. Government Obligations.....	99,516.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	376,433.77
11. Accounts Receivable.....	24,206.81
12. Office Building(s).....	159,730.24
13. Leasehold Improvements.....	887.08
14. Furniture and Fixtures.....	22,834.77
15. Deferred Charges.....	7,398.18
16. Other Assets.....	8,918.78
17. Prepaid Insurance Premiums (FSLIC).....	75,526.42
Total Assets.....	\$ 6,583,847.34

LIABILITIES	
1. Installment Shares.....	\$ 5,178,287.44
2. Optional Shares.....	
3. Prepaid Shares.....	360,250.00
4. Full Paid Shares.....	28.69
5. Other Shares (Christmas, etc.).....	20,823.63
6. Shares Pledged on Mortgage Loans.....	643,520.00
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	8,469.56
10. Loans in Process.....	
11. Advances by Borrowers for Taxes and Insurance.....	9,735.02
12. Other Liabilities.....	50,000.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	18,374.99
15. General Reserve.....	293,620.69
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	737.32
21.....	
Total Liabilities.....	\$ 6,583,847.34

EARNINGS

Undivided Profits, last report....	\$ 2,406.89
Interest, Fines and Fees.....	363,552.81
Rents and Real Estate Sales.....	5,553.10
Other Earnings.....	
Dividend on FHLB Stock.....	3,217.50
Insurance Commission.....	2,368.89
Majority Guarantee Stock-	
holder Contribution.....	8,000.00
Total.....	\$ 385,099.19

DISTRIBUTION

Dividends Paid and Credited....	\$ 222,645.00
Expenses, operating.....	104,109.95
Expenses and Losses R. E.....	2,883.18
Other Expenses and Losses.....	27,264.82
Federal Income Tax.....	2,787.85
State Privilege Tax.....	557.57
Transferred to Reserves.....	24,113.50
Balance Undivided Profits.....	737.32
Total.....	\$ 385,099.19

Number of members.....

Number of borrowers.....

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS BUILDING and LOAN Association, COTTONWOOD FALLS Kansas.
 Organized under the laws of Kansas, April 13, 1895 Charter expires April 13, 1995
 (Date) (Date)
 President James Bell, Jr. Secretary W. Roy Mushrush

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans	\$ 298,514.39
2. Loans on Shares	
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	5,008.58
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	
7. U. S. Government Obligations	
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	5,223.28
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	
Total Assets	\$ 308,746.25

LIABILITIES	
1. Installment Shares	\$ 69,165.23
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	196,550.00
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	
11. Advances by Borrowers for Taxes and Insurance	
12. Other Liabilities	
13. Permanent Stock, Reserve Stock or Guarantee Stock	
14. Deferred Credits	
15. General Reserve	13,000.00
16. Federal Insurance Reserve	
17. Other Reserves	
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	
20. Undivided Profits	30,031.02
21.	
Total Liabilities	\$ 308,746.25

EARNINGS		DISTRIBUTION	
Undivided Profits, last report	\$ 28,923.59	Dividends Paid and Credited	\$ 11,504.98
Interest, Fines and Fees	17,622.19	Expenses, operating	3,747.11
Rents and Real Estate Sales		Expenses and Losses R. E.	
Other Earnings	7.51	Other Expenses and Losses	234.94
.....		Federal Income Tax	35.24
.....		State Privilege Tax	1,000.00
.....		Transferred to Reserves	30,031.02
.....		Balance Undivided Profits	46,553.29
Total	\$ 46,553.29	Total	\$ 46,553.29

Number of members _____ Number of borrowers _____

As Required by Section 17-5609 G. S. 1949 Kansas

President John C. Higginbotham Secretary David Warner Harris

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The FORD COUNTY BUILDING and LOAN Association, DODGE CITY Kansas.
 Organized under the laws of Kansas, March 9, 1909 Charter expires March 9, 2009
 (Date) (Date)
 President D. P. Young Secretary R. A. Pittman

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 2,063,652.54
2. Loans on Shares.....	29,088.74
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	7,074.32
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	19,500.00
7. U. S. Government Obligations.....	147,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	103,661.57
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	383.64
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,370,360.81
LIABILITIES	
1. Installment Shares.....	\$ 954,832.03
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,185,100.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	17,860.82
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	140,485.37
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	72,082.59
21.....	
Total Liabilities.....	\$ 2,370,360.81

EARNINGS

Undivided Profits, last report....	\$ 66,719.00
Interest, Fines and Fees.....	127,463.56
Rents and Real Estate Sales.....	
Other Earnings.....	1,297.32
.....	
.....	
.....	
Total.....	\$ 195,479.88

Number of members 975

DISTRIBUTION

Dividends Paid and Credited....	\$ 83,696.58
Expenses, operating.....	27,288.73
Expenses and Losses R. E.....	
Other Expenses and Losses.....	565.38
Federal Income Tax.....	1,305.91
State Privilege Tax.....	633.57
Transferred to Reserves.....	9,907.12
Balance Undivided Profits.....	72,082.59
Total.....	\$ 195,479.88

Number of borrowers 270

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GOLDEN BELT SAVINGS and LOAN Association, ELLIS Kansas.
 Organized under the laws of Kansas, Jan. 26, 1920 Charter expires January 26, 1970
(Date) (Date)
 President A. F. Lecuyer Secretary Lawrence Reed

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 4,170,303.70
2. Loans on Shares.....	11,875.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	14,555.92
5. Real Estate Owned and in Judgment.....	11,635.94
6. Federal Home Loan Bank Stock.....	47,200.00
7. U. S. Government Obligations.....	289,570.43
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	12,200.00
10. Cash on Hand and in Banks.....	46,224.52
11. Accounts Receivable.....	
12. Office Building(s).....	8,963.19
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	4,889.51
15. Deferred Charges.....	787.06
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	26,963.53
Total Assets.....	\$ 4,645,168.80

LIABILITIES	
1. Installment Shares.....	\$ 2,123,567.28
2. Optional Shares.....	
3. Prepaid Shares.....	1,860,860.00
4. Full Paid Shares.....	34.48
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	290,000.00
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	912.73
10. Loans in Process.....	356.54
11. Advances by Borrowers for Taxes and Insurance.....	1,025.51
12. Other Liabilities.....	200.00
13. Permanent Stock, Reserve Stock or Guarantee Stock	15,000.00
14. Deferred Credits.....	
15. General Reserve.....	13,800.00
16. Federal Insurance Reserve.....	288,639.92
17. Other Reserves.....	13,871.88
18. Reserve for Federal Income Tax.....	4,303.12
19. Reserve for State Privilege Tax.....	2,200.00
20. Undivided Profits.....	30,397.34
21.	
Total Liabilities.....	\$ 4,645,168.80

EARNINGS

Undivided Profits, last report....	\$ 17,535.18
Interest, Fines and Fees.....	238,872.59
Rents and Real Estate Sales.....	1,311.09
Other Earnings.....	
Income From Investments.....	13,111.43
.....	
.....	
.....	
Total.....	\$ 270,830.29

Number of members 1375

DISTRIBUTION

Dividends Paid and Credited....	\$ 163,880.54
Expenses, operating.....	39,581.79
Expenses and Losses R. E.....	577.41
Other Expenses and Losses.....	157.41
Federal Income Tax.....	4,100.00
State Privilege Tax.....	2,200.00
Transferred to Reserves.....	29,935.80
Balance Undivided Profits.....	30,397.34
Total.....	\$ 270,830.29

Number of borrowers 697

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLUMBIA BUILDING and LOAN Association, EMPORIA Kansas.
 Organized under the laws of Kansas, April 19, 1927 Charter expires April 19, 1977
 (Date) (Date)
 President Joe J. Morris Secretary Forrest E. Turvey

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 9,966,824.79
2. Loans on Shares.....	34,255.24
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	21,407.02
5. Real Estate Owned and in Judgment.....	84,100.00
6. Federal Home Loan Bank Stock.....	718,979.21
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	20,000.00
10. Cash on Hand and in Banks.....	361,007.58
11. Accounts Receivable.....	
12. Office Building(s).....	83,527.82
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	18,274.33
15. Deferred Charges.....	
16. Other Assets.....	80,580.47
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 11,388,956.46
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	142,315.27
11. Advances by Borrowers for Taxes and Insurance.....	105.78
12. Other Liabilities.....	7,575.25
13. Permanent Stock, Reserve Stock or Guarantee Stock	17,500.00
14. Deferred Credits.....	671.99
15. General Reserve.....	1,800.00
16. Federal Insurance Reserve.....	534,863.04
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	875.09
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	80,039.20
21.	
Total Liabilities.....	\$ 11,388,956.46

EARNINGS

Undivided Profits, last report....	\$ 79,797.30
Interest, Fines and Fees.....	549,346.83
Rents and Real Estate Sales.....	4,120.69
Other Earnings.....	43,245.22
Non-Op FS&LIC Secondarily.....	5,169.54
Cr. Und. Profits 1964.....	7.50
Total.....	\$ 681,687.08

DISTRIBUTION

Dividends Paid and Credited....	\$ 428,928.35
Expenses, operating.....	105,981.17
Expenses and Losses R. E.....	
Other Expenses and Losses.....	765.60
Federal Income Tax.....	5,628.64
State Privilege Tax.....	2,356.30
Transferred to Reserves.....	57,987.82
Balance Undivided Profits.....	80,039.20
Total.....	\$ 681,687.08

Number of members 3232

Number of borrowers 1342

As Required by Section 17-5609 G. S. 1949 Kansas

President H. L. Kendig Secretary Vesper M. Sheeley, Jr.

Statement for year ending December 31, 19⁶⁵

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	3,438,725.20
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	1,515.75
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	98,162.34
11.	Advances by Borrowers for Taxes and Insurance.....	38.62
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	75,800.00
14.	Deferred Credits.....	
15.	General Reserve.....	160,996.50
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	27,807.49
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	104,334.74
21.	Total Liabilities.....	\$ 3,907,380.64

DISTRIBUTION

Dividends Paid and Credited.....	\$ 148,633.26
Expenses, operating.....	47,184.52
Expenses and Losses R. E.....	
Other Expenses and Losses.....	1,200.00
Federal Income Tax.....	868.79
State Privilege Tax.....	342.00
Transferred to Reserves.....	19,972.00
Balance Undivided Profits.....	104,334.74
Total.....	\$ 322,535.31

Number of borrowers 540

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ERIE SAVINGS and LOAN Association, ERIE Kansas.
 Organized under the laws of Kansas, March 5, 1884 Charter expires March 5, 2002
 (Date) (Date)
 President _____ Secretary _____

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 2,177,649.06
2. Loans on Shares.....	8,908.06
3. FHA Title I and Other Improvement Loans.....	9,482.72
4. Real Estate Sold on Contract—Options.....	14,383.73
5. Real Estate Owned and in Judgment.....	7,791.79
6. Federal Home Loan Bank Stock.....	29,200.00
7. U. S. Government Obligations.....	86,838.27
8. State and Municipal Bonds.....	
9. Other Securities: a.	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	94,967.81
11. Accounts Receivable.....	
12. Office Building(s).....	82,181.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	7,823.00
15. Deferred Charges.....	1,081.45
16. Other Assets.....	8.00
17. Prepaid Insurance Premiums (FSLIC).....	16,673.64
Total Assets.....	\$ 2,536,988.53
LIABILITIES	
1. Installment Shares.....	\$ 1,426,256.25
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	891,874.74
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	67,500.00
8. Borrowed Money.....	
9. Accounts Payable.....	44.12
10. Loans in Process.....	1,394.75
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	2,395.69
14. Deferred Credits.....	
15. General Reserve.....	126,200.00
16. Federal Insurance Reserve.....	1,071.39
17. Other Reserves.....	899.56
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	19,352.03
20. Undivided Profits.....	
21.	
Total Liabilities.....	\$ 2,536,988.53

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 17,152.82	Dividends Paid and Credited....	\$ 93,686.64
Interest, Fines and Fees.....	134,733.85	Expenses, operating.....	27,551.60
Rents and Real Estate Sales.....	5,700.00	Expenses and Losses R. E.....	4,817.74
Other Earnings.....	200.55	Other Expenses and Losses.....	
.....		Federal Income Tax.....	
.....		State Privilege Tax.....	
.....		Transferred to Reserves.....	12,379.21
.....		Balance Undivided Profits.....	19,352.03
Total.....	\$ 157,787.22	Total.....	\$ 157,787.22
Number of members.....	1462	Number of borrowers.....	357

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, June 19, 1919 Charter expires June 19, 1969
(Date) (Date)

Statement for year ending December 31, 1965

LIABILITIES		
1.	Installment Shares	\$
2.	Optional Shares	6,957,330.96
3.	Prepaid Shares	
4.	Full Paid Shares	853,125.00
5.	Other Shares (Christmas, etc.)	11,234.50
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	776.78
10.	Loans in Process	58,468.12
11.	Advances by Borrowers for Taxes and Insurance	65,314.21
12.	Other Liabilities	54.53
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	
15.	General Reserve	209,610.64
16.	Federal Insurance Reserve	398,000.00
17.	Other Reserves	44,100.46
18.	Reserve for Federal Income Tax	5,409.00
19.	Reserve for State Privilege Tax	2,928.00
20.	Undivided Profits	56,659.01
21.	Total Liabilities	\$ 8,663,011.21

DISTRIBUTION

Undivided Profits, last report.....	\$ 25,421.35	Dividends Paid and Credited....	\$ 307,055.54
Interest, Fines and Fees.....	453,868.14	Expenses, operating.....	78,234.42
Rents and Real Estate Sales.....	1,950.00	Expenses and Losses R. E.....	—
Other Earnings.....	5,847.80	Other Expenses and Losses.....	—
_____	_____	Federal Income Tax.....	4,821.67
_____	_____	State Privilege Tax.....	2,316.65
_____	_____	Transferred to Reserves.....	38,000.00
_____	_____	Balance Undivided Profits.....	56,659.01
Total.....	\$ 487,087.29	Total.....	\$ 487,087.29

Number of members _____ Number of borrowers _____

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME BUILDING and LOAN Association, FREDONIA Kansas,
 Organized under the laws of Kansas, Nov. 4, 1904 Charter expires November 4, 2004
 (Date) (Date)
 President Rex M. Bunch Secretary Audra Wakeland

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 371,683.65
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	36,536.51
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 408,220.16
LIABILITIES	
1. Installment Shares.....	\$ 95,882.02
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	264,300.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	1,990.66
11. Advances by Borrowers for Taxes and Insurance.....	759.44
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	20,806.49
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	24,481.55
21. Total Liabilities.....	\$ 408,220.16

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 22,456.03	Dividends Paid and Credited....	\$ 15,653.19
Interest, Fines and Fees.....	22,540.02	Expenses, operating.....	4,861.31
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	
		Balance Undivided Profits.....	24,481.55
Total.....	\$ 44,996.05	Total.....	\$ 44,996.05
Number of members.....	117	Number of borrowers.....	82

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS and LOAN Association, GARDEN CITY Kansas.
 Organized under the laws of Kansas, April 9, 1956 Charter expires April 9, 2006
(Date) (Date)
 President W. W. Wells Secretary A. E. Rudd

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 6,792,881.89
2. Loans on Shares.....	82,127.24
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	58,000.00
7. U. S. Government Obligations.....	324,343.76
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Producers Packing Association</u>	5,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	472,126.92
11. Accounts Receivable.....	
12. Office Building(s).....	79,933.19
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	5,301.48
15. Deferred Charges.....	
16. Other Assets.....	87,193.02
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 7,906,907.50
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	7,382,503.80
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	67,486.55
11. Advances by Borrowers for Taxes and Insurance.....	32,241.54
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	100,000.00
14. Deferred Credits.....	
15. General Reserve.....	10,000.00
16. Federal Insurance Reserve.....	210,000.00
17. Other Reserves.....	1,500.00
18. Reserve for Federal Income Tax.....	12,500.00
19. Reserve for State Privilege Tax.....	4,500.00
20. Undivided Profits.....	86,175.61
21.	
Total Liabilities.....	\$ 7,906,907.50

EARNINGS

Undivided Profits, last report....	\$ 70,449.50
Interest, Fines and Fees.....	445,981.33
Rents and Real Estate Sales.....	6,225.00
Other Earnings.....	
.....	
.....	
.....	
Total.....	\$ 522,655.38

DISTRIBUTION

Dividends Paid and Credited....	\$ 290,552.79
Expenses, operating.....	67,305.77
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	21,965.05
State Privilege Tax.....	7,656.16
Transferred to Reserves.....	49,000.00
Balance Undivided Profits.....	86,175.61
Total.....	\$ 522,655.38

Number of members 2676

Number of borrowers 735

As Required by Section 17-5609 G. S. 1949 Kansas

President Frank Renzenberger Secretary Ioon Solander

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans	\$ 3,205,881.44
2. Loans on Shares	9,515.40
3. FHA Title I and Other Improvement Loans	928.97
4. Real Estate Sold on Contract—Options	38,345.87
5. Real Estate Owned and in Judgment	6,132.68
6. Federal Home Loan Bank Stock	45,000.00
7. U. S. Government Obligations	
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	567,689.38
11. Accounts Receivable	
12. Office Building(s)	13,286.30
13. Leasehold Improvements	
14. Furniture and Fixtures	2,732.78
15. Deferred Charges	1,465.45
16. Other Assets	1.00
17. Prepaid Insurance Premiums (FSLIC)	21,247.39
Total Assets	\$ 3,912,226.66

LIABILITIES		
1.	Installment Shares.....	\$ 3,527,888.79
2.	Optional Shares.....	
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	7,302.33
10.	Loans in Process.....	96,134.40
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	4,555.47
15.	General Reserve.....	
16.	Federal Insurance Reserve.....	245,331.00
17.	Other Reserves.....	17,191.85
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	13,822.82
21.	Total Liabilities.....	\$ 3,912,226.66

DISTRIBUTION

Undivided Profits, last report	\$ 5,028.51
Interest, Fines and Fees	219,771.90
Rents and Real Estate Sales	
Other Earnings	2,715.02
Total	\$ 228,435.43

Dividends Paid and Credited.....	\$ 146,247.23
Expenses, operating.....	47,215.19
Expenses and Losses R. E.....	
Other Expenses and Losses.....	1,576.75
Federal Income Tax.....	986.81
State Privilege Tax.....	1,255.63
Transferred to Reserves.....	17,331.00
Balance Undivided Profits.....	13,422.82
Total.....	\$ 228,435.43

Number of members _____

Number of borrowers_____

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, April 4, 1884 Charter expires April 4, 1984
(Date) Vice President & (Date)
President R. C. Beezley Secretary W. H. Seifert

Statement for year ending December 31, 1965

DISTRIBUTION

Dividends Paid and Credited . . .	\$ 92,018.64
Expenses, operating	21,083.22
Expenses and Losses R. E.	290.01
Other Expenses and Losses	
Federal Income Tax	1,350.00
State Privilege Tax	191.32
Transferred to Reserves	14,119.25
Balance Undivided Profits	6,744.55
Total	\$ 135,797.03

Number of borrowers 388

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GOODLAND SAVINGS and LOAN Association, GOODLAND Kansas.

Organized under the laws of Kansas, Sept. 14, 1924 Charter expires September 14, 1974
(Date) (Date)

President Doris E. Soden Secretary Felix E. Younger

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 15,985,723.05
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	95,279.04
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	49,446.85
6. Federal Home Loan Bank Stock.....	166,700.00
7. U. S. Government Obligations.....	1,000,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	321,606.44
11. Accounts Receivable.....	
12. Office Building(s).....	110,000.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	20,000.00
15. Deferred Charges.....	2,514.47
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	117,686.42
Total Assets.....	\$ 17,868,956.27
LIABILITIES	
1. Installment Shares.....	\$ 11,886,098.11
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	3,909,200.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	600,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	13,830.33
10. Loans in Process.....	108,583.32
11. Advances by Borrowers for Taxes and Insurance.....	146,471.43
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	165,000.00
14. Deferred Credits.....	22,752.27
15. General Reserve.....	57,741.11
16. Federal Insurance Reserve.....	826,950.24
17. Other Reserves.....	69,492.37
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	62,837.09
21.	
Total Liabilities.....	\$ 17,868,956.27

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 39,809.03	Dividends Paid and Credited....	\$ 660,528.34
Interest, Fines and Fees.....	924,661.32	Expenses, operating.....	177,427.01
Rents and Real Estate Sales.....	460.00	Expenses and Losses R. E.....	1,032.18
Other Earnings.....	54,017.45	Other Expenses and Losses.....	91.66
.....		Federal Income Tax.....	18,797.66
.....		State Privilege Tax.....	4,993.94
.....		Transferred to Reserves.....	93,239.92
.....		Balance Undivided Profits.....	62,837.09
Total.....	\$ 1,018,947.80	Total.....	\$ 1,018,947.80

Number of members 4684 Number of borrowers 1722

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PRUDENTIAL BUILDING and LOAN Association, GREAT BEND Kansas.

Organized under the laws of Kansas, May 9, 1909 Charter expires May 9, 2009

President Clyde O. Burnside, Jr. Secretary C. L. Schumacher

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 9,403,540.69
2. Loans on Shares.....	39,982.43
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	102,820.25
5. Real Estate Owned and in Judgment.....	5,794.21
6. Federal Home Loan Bank Stock.....	76,200.00
7. U. S. Government Obligations.....	250,815.06
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	451,470.54
11. Accounts Receivable.....	311.04
12. Office Building(s).....	33,364.65
13. Leaschold Improvements.....	
14. Furniture and Fixtures.....	8,974.05
15. Deferred Charges.....	1,367.67
16. Other Assets.....	1,198.09
17. Prepaid Insurance Premiums (FSLIC).....	55,227.35
Total Assets.....	\$ 10,431,066.03
LIABILITIES	
1. Savings	
a. Installment Shares.....	\$ 4,117,793.55
b. Optional Shares.....	
c. Prepaid Shares.....	
d. Full Paid Shares.....	4,570,375.00
e. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	825,000.00
8. Borrowed Money.....	100,000.00
9. Accounts Payable.....	1,246.32
10. Loans in Process.....	113,109.18
11. Advances by Borrowers for Taxes and Insurance.....	3,281.86
12. Other Liabilities.....	3,556.16
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	93,800.00
11. Deferred Credits.....	7,089.14
15. General Reserve.....	78,934.62
16. Federal Insurance Reserve.....	312,200.00
17. Other Reserves.....	91,038.26
18. Reserve for Federal Income Tax.....	9,000.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	104,641.94
21.....	
Total Liabilities.....	\$ 10,431,066.03

EARNINGS	
Undivided Profits, last report....	\$ 136,520.67
Interest, Fines and Fees.....	540,711.47
Rents and Real Estate Sales.....	2,418.77
Other Earnings.....	36,159.16
	1,238.33
Total.....	\$ 717,048.40

Number of members 2621

DISTRIBUTION	
Stock Dividend.....	67,000.00
Dividends Paid and Credited....	\$ 367,936.20
Expenses, operating.....	90,940.96
Expenses and Losses R. E.....	
Other Expenses and Losses.....	18,700.34
Federal Income Tax.....	9,000.00
State Privilege Tax.....	3,238.25
Transferred to Reserves.....	55,590.71
Balance Undivided Profits.....	104,641.94
Total.....	\$ 717,048.40

Number of borrowers 850

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HAYS BUILDING and LOAN Association, HAYS Kansas,
 Organized under the laws of Kansas, Oct. 4, 1919 Charter expires October 4, 1969
(Date) (Date)
 President Cecil Calvert Secretary Irma Torrey

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 14,881,971.97
2. Loans on Shares.....	21,546.83
3. FHA Title I and Other Improvement Loans.....	41,109.56
4. Real Estate Sold on Contract—Options.....	45,499.32
5. Real Estate Owned and in Judgment.....	53,058.37
6. Federal Home Loan Bank Stock.....	167,000.00
7. U. S. Government Obligations.....	1,141,540.13
8. State and Municipal Bonds.....	568,614.11
9. Other Securities: a.....	125.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	177,034.98
11. Accounts Receivable.....	359.50
12. Office Building(s).....	117,600.00
13. Leaschold Improvements.....	
14. Furniture and Fixtures.....	38,742.11
15. Deferred Charges.....	2,397.73
16. Other Assets.....	962.95
17. Prepaid Insurance Premiums (FSLIC).....	80,708.95
Total Assets.....	\$ 17,338,271.51
LIABILITIES	
1. Installment Shares.....	\$ 44,058.30
2. Optional Shares.....	3,651,071.73
3. Prepaid Shares.....	2,913,438.67
4. Full Paid Shares.....	7,265,343.00
5. Other Shares (Christmas, etc.).....	546.40
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	1,575,000.00
8. Borrowed Money.....	90,000.00
9. Accounts Payable.....	17,498.78
10. Loans in Process.....	238,801.55
11. Advances by Borrowers for Taxes and Insurance.....	72,311.30
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock	5,000.00
14. Deferred Credits.....	13,542.25
15. General Reserve.....	328,477.77
16. Federal Insurance Reserve.....	813,388.85
17. Other Reserves.....	8,000.00
18. Reserve for Federal Income Tax.....	17,868.99
19. Reserve for State Privilege Tax.....	6,639.26
20. Undivided Profits.....	277,284.66
21.....	
Total Liabilities.....	\$ 17,338,271.51

EARNINGS

Undivided Profits, last report....	\$ 178,064.34
Interest, Fines and Fees.....	896,001.62
Rents and Real Estate Sales.....	3,442.97
Other Earnings.....	4,358.65
	5,852.99
Total.....	\$ 1,087,720.57

Number of members 6590

DISTRIBUTION

Dividends Paid and Credited....	\$ 569,367.65
Expenses, operating.....	171,805.26
Expenses and Losses R. E.....	7,041.45
Other Expenses and Losses.....	713.30
Federal Income Tax.....	17,868.99
State Privilege Tax.....	6,639.26
Transferred to Reserves.....	37,000.00
Balance Undivided Profits.....	277,284.66
Total.....	\$ 1,087,720.57

Number of borrowers 1755

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The HIAWATHA SAVINGS and LOAN Association, HIAWATHA Kansas.
 Organized under the laws of Kansas, Nov. 1, 1921 Charter expires November 1, 1971
(Date) (Date)
 President Harlan A. Strahan Secretary Robert S. Moser

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 3,239,834.99
2. Loans on Shares.....	84,942.67
3. FHA Title I and Other Improvement Loans.....	27,108.54
4. Real Estate Sold on Contract—Options.....	2,681.35
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	40,000.00
7. U. S. Government Obligations.....	299,760.25
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	229,852.91
11. Accounts Receivable.....	
12. Office Building(s).....	98,142.47
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,994.41
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	22,423.60
Total Assets.....	\$ 4,053,741.19
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,371,719.59
3. Prepaid Shares.....	
4. Full Paid Shares.....	332,015.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	6,265.00
11. Advances by Borrowers for Taxes and Insurance.....	14,241.24
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	36,000.00
14. Deferred Credits.....	3,959.70
15. General Reserve.....	80,000.00
16. Federal Insurance Reserve.....	192,700.00
17. Other Reserves.....	3,800.00
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	13,040.66
21.	
Total Liabilities.....	\$ 4,053,741.19

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 6,516.18	Dividends Paid and Credited....	\$ 139,456.84
Interest, Fines and Fees.....	182,944.36	Expenses, operating.....	37,076.77
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....	23,439.18	Other Expenses and Losses.....	2,513.16
.....		Federal Income Tax.....	2,137.12
.....		State Privilege Tax.....	975.17
.....		Transferred to Reserves.....	17,700.00
.....		Balance Undivided Profits.....	13,040.66
Total.....	\$ 212,899.72	Total.....	\$ 212,899.72
Number of members.....	1603	Number of borrowers.....	506

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SOUTHWESTERN SAVINGS and LOAN Association, HUGOTON Kansas.

Organized under the laws of Kansas, March 5, 1962 Charter expires March 5, 2012
(Date) (Date)

President Paul A. Wolf Secretary William C. Bond

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 2,301,820.55
2. Loans on Shares.....	1,500.00
3. FHA Title I and Other Improvement Loans.....	23,686.76
4. Real Estate Sold on Contract—Options.....	6,913.35
5. Real Estate Owned and in Judgment.....	34,844.36
6. Federal Home Loan Bank Stock.....	20,000.00
7. U. S. Government Obligations.....	169,691.58
8. State and Municipal Bonds.....	
9. Other Securities: a.	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	76,279.80
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	3,370.46
15. Deferred Charges.....	
16. Other Assets.....	17.32
17. Prepaid Insurance Premiums (FSLIC).....	46,254.33
Total Assets.....	\$ 2,684,378.51
LIABILITIES	
1. Installment Shares.....	\$ 2,428,387.53
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	33,174.28
11. Advances by Borrowers for Taxes and Insurance.....	6,331.57
12. Other Liabilities.....	150.24
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	100,000.00
14. Deferred Credits.....	4,139.66
15. General Reserve.....	16,289.26
16. Federal Insurance Reserve.....	43,552.77
17. Other Reserves.....	35,709.73
18. Reserve for Federal Income Tax.....	2,000.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	14,643.47
21.	
Total Liabilities.....	\$ 2,684,378.51

EARNINGS

Undivided Profits, last report....	\$ 6,000.00
Interest, Fines and Fees.....	161,028.84
Rents and Real Estate Sales.....	
Other Earnings.....	
.....	
.....	
.....	
Total.....	\$ 167,028.84

Number of members 975

DISTRIBUTION

Dividends Paid and Credited....	\$ 95,462.56
Expenses, operating.....	32,985.97
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	2,000.00
State Privilege Tax.....	1,230.66
Transferred to Reserves.....	20,706.18
Balance Undivided Profits.....	14,643.47
Total.....	\$ 167,028.84

Number of borrowers 258

ANNUAL REPORT

As Required by Section 17-5609 C. S. 1949 Kansas

The SECURITY SAVINGS and LOAN Association, IOLA Kansas.

Organized under the laws of Kansas, April 10, 1924 Charter expires April 10, 1974
(Date) (Date)

President Dr. A. R. Chambers Secretary Dudley L. Henderson

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 3,624,083.03
2. Loans on Shares.....	46,180.34
3. FHA Title I and Other Improvement Loans.....	3,929.61
4. Real Estate Sold on Contract—Options.....	46,030.41
5. Real Estate Owned and in Judgment.....	11,081.51
6. Federal Home Loan Bank Stock.....	42,000.00
7. U. S. Government Obligations.....	208,250.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	207,684.69
10. Cash on Hand and in Banks.....	
11. Accounts Receivable.....	50,211.98
12. Office Building(s).....	
13. Leasehold Improvements.....	6,749.69
14. Furniture and Fixtures.....	1,279.09
15. Deferred Charges.....	15.00
16. Other Assets.....	36,805.98
17. Prepaid Insurance Premiums (FSLIC).....	\$ 4,284,301.33
Total Assets.....	

LIABILITIES	
1. Installment Shares.....	\$ 3,600,024.54
2. Optional Shares.....	
3. Prepaid Shares.....	31,700.00
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	360,000.00
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	287.26
9. Accounts Payable.....	17,570.77
10. Loans in Process.....	26,181.83
11. Advances by Borrowers for Taxes and Insurance.....	180.67
12. Other Liabilities.....	18,000.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	2,281.52
14. Deferred Credits.....	
15. General Reserve.....	194,227.28
16. Federal Insurance Reserve.....	
17. Other Reserves.....	1,643.14
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	32,204.32
20. Undivided Profits.....	
21.	\$ 4,284,301.33
Total Liabilities.....	

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 29,497.68	Dividends Paid and Credited....	\$ 140,566.11
Interest, Fines and Fees.....	221,447.04	Expenses, operating.....	61,606.38
Rents and Real Estate Sales.....	1,775.87	Expenses and Losses R. E.....	1,846.94
Other Earnings.....	707.20	Other Expenses and Losses.....	
Cash Long.....	15.15	Federal Income Tax.....	750.00
		State Privilege Tax.....	550.00
		Transferred to Reserves.....	15,919.19
		Balance Undivided Profits.....	32,204.32
Total.....	\$ 253,442.94	Total.....	\$ 253,442.94

Number of members 1835

Number of borrowers 648

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS SAVINGS and LOAN Association, JUNCTION CITY Kansas.
 Organized under the laws of Kansas, Dec. 8, 1908 Charter expires December 8, 2008
 (Date) Asst. (Date)
 President Roy Luke Secretary Eunice Sewell

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 6,975,047.48
2. Loans on Shares.....	63,104.77
3. FHA Title I and Other Improvement Loans.....	16,018.49
4. Real Estate Sold on Contract—Options.....	14,210.03
5. Real Estate Owned and in Judgment.....	24,233.30
6. Federal Home Loan Bank Stock.....	68,700.00
7. U. S. Government Obligations.....	218,900.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	322,312.61
11. Accounts Receivable.....	
12. Office Building(s).....	179,777.37
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	24,912.25
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	64,314.61
Total Assets.....	\$ 7,971,530.91
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	7,315,376.56
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	50,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	6,016.73
10. Loans in Process.....	74,952.22
11. Advances by Borrowers for Taxes and Insurance.....	83,031.25
12. Other Liabilities.....	127.95
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	5,000.00
14. Deferred Credits.....	46,994.56
15. General Reserve.....	79,466.23
16. Federal Insurance Reserve.....	268,087.68
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	2,035.68
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	40,442.05
21.....	
Total Liabilities.....	\$ 7,971,530.91

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 48,350.21	Dividends Paid and Credited....	\$ 306,749.71
Interest, Fines and Fees.....	413,100.06	Expenses, operating.....	101,988.58
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	2,177.56
Other Earnings.....	25,978.76	Other Expenses and Losses.....	
		Federal Income Tax.....	2,700.00
		State Privilege Tax.....	
		Transferred to Reserves.....	33,371.13
		Balance Undivided Profits.....	40,442.05
Total.....	\$ 487,429.03	Total.....	\$ 487,429.03
Number of members.....	3,678	Number of borrowers.....	932

As Required by Section 17-5609 G. S. 1949 Kansas

The ANCHOR SAVINGS Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Sept. 8, 1924 Charter expires January 17, 2000
(Date) (Date)

President Harry T. West Secretary O. Arthur Krebs

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans	\$ 63,328,572.60
2. Loans on Shares	192,526.76
3. FHA Title I and Other Improvement Loans	29,477.75
4. Real Estate Sold on Contract—Options	2,725,479.59
5. Real Estate Owned and in Judgment	1,449,865.10
6. Federal Home Loan Bank Stock	650,000.00
7. U. S. Government Obligations	1,681,660.00
8. State and Municipal Bonds	1.00
9. Other Securities: a. _____	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	3,226,632.35
11. Accounts Receivable	1,601.00
12. Office Building(s)	421,729.31
13. Leasehold Improvements	62,354.17
14. Furniture and Fixtures	133,299.37
15. Deferred Charges	27,545.51
16. Other Assets	92,675.11
17. Prepaid Insurance Premiums (FSLIC)	559,210.58
Total Assets	\$ 74,582,630.20

LIABILITIES		
1.	Installment Shares	\$
2.	Optional Shares	59,023,355.85
3.	Prepaid Shares	
4.	Full Paid Shares	6,514,355.00
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	2,600,000.00
8.	Borrowed Money	
9.	Accounts Payable	16,241.04
10.	Loans in Process	660,302.31
11.	Advances by Borrowers for Taxes and Insurance	725,780.80
12.	Other Liabilities	26,367.31
13.	Permanent Stock, Reserve Stock or Guarantee Stock	260,000.00
14.	Deferred Credits	132,022.20
15.	General Reserve	198,046.99
16.	Federal Insurance Reserve	3,274,222.04
17.	Other Reserves	586,898.79
18.	Reserve for Federal Income Tax	66,661.95
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	296,492.22
21.	Reserve for Dividends	201,883.70
	Total Liabilities	\$ 74,582,630.20

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 303,321.29	Dividends Paid and Credited....	\$ 2,691,994.33
Interest, Fines and Fees.....	4,061,774.70	Expenses, operating.....	1,016,855.91
Rents and Real Estate Sales.....	52,855.90	Expenses and Losses R. E.....	86,312.82
Other Earnings.....	24,890.90	Other Expenses and Losses.....	159,795.66
Earnings on Investments	222,104.39	Federal Income Tax.....	50,133.74
		State Privilege Tax.....	10,760.50
		Transferred to Reserves.....	352,602.00
		Balance Undivided Profits.....	296,492.22
Total.....	\$ 4,664,947.18	Total.....	\$ 4,664,947.18

Number of members 28,169

Number of borrowers 5,974

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ARGENTINE SAVINGS and LOAN Association, KANSAS CITY Kansas,

Organized under the laws of Kansas, Oct. 6, 1906 Charter expires October 6, 2006
(Date) (Date)

President W. W. Mack Secretary Charles H. Steffens

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 6,958,175.30
2. Loans on Shares.....	58,688.36
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	107,521.58
5. Real Estate Owned and in Judgment.....	11,533.19
6. Federal Home Loan Bank Stock.....	80,100.00
7. U. S. Government Obligations.....	489,617.19
8. State and Municipal Bonds.....	
9. Other Securities: a.....	1.00
b. Shares in Other Associations.....	101,107.95
10. Cash on Hand and in Banks.....	
11. Accounts Receivable.....	
12. Office Building(s).....	21,525.43
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	11,933.07
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	48,831.09
Total Assets.....	\$ 7,889,034.16
LIABILITIES	
1. Installment Shares.....	\$ 4,586,693.18
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,024,400.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	69,675.00
7. Advances from Federal Home Loan Bank.....	190,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	8,914.72
10. Loans in Process.....	183,574.34
11. Advances by Borrowers for Taxes and Insurance.....	51,532.67
12. Other Liabilities.....	1,531.62
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	258,082.34
16. Federal Insurance Reserve.....	361,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	13,468.00
19. Reserve for State Privilege Tax.....	4,486.10
20. Undivided Profits.....	135,676.19
21.	
Total Liabilities.....	\$ 7,889,034.16

EARNINGS	
Undivided Profits, last report....	\$ 96,702.39
Interest, Fines and Fees.....	458,110.36
Rents and Real Estate Sales.....	1,685.01
Other Earnings.....	
Div. F. H. L. B.....	2,603.25
Misc. Operating Income.....	1,332.87
Total.....	\$ 560,433.88

DISTRIBUTION	
Journal Entries.....	\$ 9,742.61
Dividends Paid and Credited....	\$ 279,286.20
Expenses, operating.....	75,302.49
Expenses and Losses R. E.....	9,130.08
Other Expenses and Losses.....	
Federal Income Tax.....	12,816.80
State Privilege Tax.....	4,479.51
Transferred to Reserves.....	34,000.00
Balance Undivided Profits.....	135,676.19
Total.....	\$ 560,433.88

Number of members 2188

Number of borrowers 1217

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The FIDELITY BUILDING and LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Oct. 15, 1901 Charter expires October 15, 2001
(Date) (Date)

President H. Barth Arends Secretary Harold A. Potts

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 5,878,330.51
2. Loans on Shares.....	15,680.36
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	8,739.45
5. Real Estate Owned and in Judgment.....	5,868.76
6. Federal Home Loan Bank Stock.....	65,200.00
7. U. S. Government Obligations.....	243,445.00
8. State and Municipal Bonds.....	52,269.13
9. Other Securities: a. <u>Prepayment to 2nd Reserve to FSLIC</u>	38,349.53
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	224,028.59
11. Accounts Receivable.....	60.00
12. Office Building(s).....	23,167.27
13. Leasehold Improvements.....	7,500.00
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets..... - Hotel Debentures -.....	1.00
17. Prepaid Insurance Premiums (FSLIC).....	2,693.33
Total Assets.....	\$ 6,565,332.93

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares <u>Savings Share Accounts</u>	3,846,173.24
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,757,500.00
5. Other Shares (Christmas, etc.) <u>Ipso Facto Cancellations</u>	4,698.37
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	1,265.56
10. Loans in Process.....	166,602.98
11. Advances by Borrowers for Taxes and Insurance.....	173,021.02
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	270,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	11,207.72
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	334,864.04
21.	
Total Liabilities.....	\$ 6,565,332.93

EARNINGS	
Undivided Profits, last report....	\$ 332,077.97
Interest, Fines and Fees.....	350,117.79
Rents and Real Estate Sales.....	8,045.10
Other Earnings.....	
.....	
.....	
.....	
Total.....	\$ 690,240.86

DISTRIBUTION	
Dividends Paid and Credited....	\$ 233,481.99
Expenses, operating.....	65,918.13
Expenses and Losses R. E.....	5,976.70
Other Expenses and Losses.....	
Federal Income Tax.....	15,000.00
State Privilege Tax.....	
Transferred to Reserves.....	35,000.00
Balance Undivided Profits.....	334,864.04
Total.....	\$ 690,240.86

Number of members 1610

Number of borrowers 762

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GENERAL SAVINGS & LOAN Association, KANSAS CITY, Kansas.
 Organized under the laws of Kansas, Oct. 21, 1921 Charter expires October 21, 1971
 (Date) (Date)
 President Guy Stanley Secretary Mrs. Una O. Singleton

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 5,788,402.92
2. Loans on Shares.....	11,725.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	124,887.41
5. Real Estate Owned and in Judgment.....	36,541.35
6. Federal Home Loan Bank Stock.....	82,000.00
7. U. S. Government Obligations.....	311,273.75
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	304,239.07
11. Accounts Receivable.....	10,095.23
12. Office Building(s).....	
13. Leasehold Improvements.....	4,106.72
14. Furniture and Fixtures.....	10,750.32
15. Deferred Charges.....	
16. Other Assets..... (car).....	600.00
17. Prepaid Insurance Premiums (FSLIC).....	17,099.57
Total Assets.....	\$ 6,701,721.34

LIABILITIES	
1. Installment Shares.....	\$ 3,294,680.96
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,959,907.00
5. Other Shares (Christmas, etc.).....	356.00
6. Shares Pledged on Mortgage Loans.....	118,935.18
7. Advances from Federal Home Loan Bank.....	451,750.00
8. Borrowed Money.....	200,000.00
9. Accounts Payable.....	
10. Loans in Process.....	107,279.40
11. Advances by Borrowers for Taxes and Insurance.....	72,413.86
12. Other Liabilities.....	5,199.42
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	25,000.00
14. Deferred Credits.....	103,823.78
15. General Reserve.....	92,256.46
16. Federal Insurance Reserve.....	259,007.28
17. Other Reserves..... (bad debts).....	5,665.45
18. Reserve for Federal Income Tax.....	266.57
19. Reserve for State Privilege Tax.....	537.66
20. Undivided Profits.....	4,642.32
21.....	
Total Liabilities.....	\$ 6,701,721.34

EARNINGS		DISTRIBUTION	
Undivided Profits, last report.....	\$ 7,225.06	Dividends Paid and Credited....	\$ 221,361.78
Interest, Fines and Fees.....	378,664.06	Expenses, operating.....	153,312.73
Rents and Real Estate Sales.....	17,461.13	Expenses and Losses R. E.....	2,508.28
Other Earnings.....	500.34	Other Expenses and Losses.....	
Dividends - FHLB.....	3,386.03	Federal Income Tax.....	266.57
		State Privilege Tax.....	537.66
		Transferred to Reserves.....	24,607.28
		Balance Undivided Profits.....	4,642.32
Total.....	\$ 407,236.62	Total.....	\$ 407,236.62

Number of members 2273

Number of borrowers 890

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GIBRALTAR SAVINGS and LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, Aug. 16, 1895 Charter expires August 16, 1995
(Date) (Date)

President Joe H. Vaughan Secretary Ivar W. Larson

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 11,298,579.50
2. Loans on Shares.....	10,181.36
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	18,520.86
5. Real Estate Owned and in Judgment.....	29,243.18
6. Federal Home Loan Bank Stock.....	147,000.00
7. U. S. Government Obligations.....	554,717.56
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	354,600.15
10. Cash on Hand and in Banks.....	
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	12,123.19
15. Deferred Charges.....	719.97
16. Other Assets.....	1.00
17. Prepaid Insurance Premiums (FSLIC).....	64,996.58
Secondary Reserve.....	
Total Assets.....	\$ 12,490,683.35

LIABILITIES	
1. Installment Shares.....	\$ 8,089,872.30
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,734,825.00
5. Other Shares (Christmas, etc.).....	257.57
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	56,750.00
8. Borrowed Money.....	
9. Accounts Payable.....	649.57
10. Loans in Process.....	209,841.93
11. Advances by Borrowers for Taxes and Insurance.....	53,184.95
12. Other Liabilities.....	1,541.58
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	4,218.58
15. General Reserve.....	367,167.85
16. Federal Insurance Reserve.....	411,500.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	17,758.49
19. Reserve for State Privilege Tax.....	5,202.48
20. Undivided Profits.....	537,913.05
21.	
Total Liabilities.....	\$ 12,490,683.35

EARNINGS	
Undivided Profits, last report....	\$ 496,894.18
Interest, Fines and Fees.....	714,488.36
Rents and Real Estate Sales.....	2,026.28
Other Earnings.....	663.87
.....	
.....	
.....	
Total.....	\$ 1,214,072.69

DISTRIBUTION	
Dividends Paid and Credited....	\$ 459,017.27
Expenses, operating.....	118,213.79
Expenses and Losses R. E.....	4,825.60
Other Expenses and Losses.....	3,902.98
Federal Income Tax.....	17,500.00
State Privilege Tax.....	5,200.00
Transferred to Reserves.....	67,500.00
Balance Undivided Profits.....	537,913.05
Total.....	\$ 1,214,072.69

Number of members 4,702

Number of borrowers 1,534

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KINGMAN SAVINGS and LOAN Association, KINGMAN Kansas.
 Organized under the laws of Kansas, June 3, 1909 Charter expires June 3, 2009
 (Date) (Date)
 President Marvin W. Wallace Secretary Darrel Berry

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 5,410,756.50
2. Loans on Shares.....	79,002.90
3. FHA Title I and Other Improvement Loans.....	30,178.84
4. Real Estate Sold on Contract—Options.....	831.71
5. Real Estate Owned and in Judgment.....	26,484.28
6. Federal Home Loan Bank Stock.....	60,000.00
7. U. S. Government Obligations.....	332,401.72
8. State and Municipal Bonds.....	
9. Other Securities: a.	
b. Shares in Other Associations.....	30,000.00
10. Cash on Hand and in Banks.....	216,941.38
11. Accounts Receivable.....	
12. Office Building(s).....	33,390.68
13. Leasehold Improvements.....	15,318.08
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	44,629.23
Total Assets.....	\$ 6,279,935.32
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,532,874.63
3. Prepaid Shares.....	1,028,200.00
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	300,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	4,398.81
11. Advances by Borrowers for Taxes and Insurance.....	31,791.35
12. Other Liabilities.....	5,812.26
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	107,015.92
16. Federal Insurance Reserve.....	186,111.00
17. Other Reserves.....	10,655.11
18. Reserve for Federal Income Tax.....	3,309.65
19. Reserve for State Privilege Tax.....	1,399.47
20. Undivided Profits.....	68,367.12
21.	
Total Liabilities.....	\$ 6,279,935.32

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 57,560.81	Dividends Paid and Credited....	\$ 219,851.02
Interest, Fines and Fees.....	316,898.87	Expenses, operating.....	63,680.20
Rents and Real Estate Sales.....	975.26	Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
Discounts earned.....	3,418.40	Federal Income Tax.....	3,309.65
Dividends.....	3,384.12	State Privilege Tax.....	1,399.47
.....		Transferred to Reserves.....	25,630.00
.....		Balance Undivided Profits.....	68,367.12
Total.....	\$ 382,237.46	Total.....	\$ 382,237.46
Number of members.....	3,741	Number of borrowers.....	509

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KINSLEY SAVINGS and LOAN Association, KINSLEY Kansas.
 Organized under the laws of Kansas, April 1, 1921 Charter expires April 11, 2001
(Date) (Date)
 President Roy Hatfield Secretary M. E. Austin

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 2,550,475.03
2. Loans on Shares.....	8,950.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	20,137.70
5. Real Estate Owned and in Judgment.....	6,185.90
6. Federal Home Loan Bank Stock.....	21,900.00
7. U. S. Government Obligations.....	30,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	291,456.41
11. Accounts Receivable.....	59.60
12. Office Building(s).....	39,886.23
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	15,706.23
15. Deferred Charges.....	1,782.73
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	20,680.55
Total Assets.....	\$ 3,007,220.38
LIABILITIES	
1. Installment Shares.....	\$ 1,689,430.07
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	949,350.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	81,522.66
11. Advances by Borrowers for Taxes and Insurance.....	16,659.68
12. Other Liabilities.....	21,655.55
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	56,610.09
16. Federal Insurance Reserve.....	135,618.16
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	2,802.55
19. Reserve for State Privilege Tax.....	560.50
20. Undivided Profits.....	53,011.12
21.....	
Total Liabilities.....	\$ 3,007,220.38

EARNINGS	DISTRIBUTION
Undivided Profits, last report... \$ 19,545.38	Dividends Paid and Credited... \$ 103,620.48
Interest, Fines and Fees..... 175,466.89	Expenses, operating..... 44,773.71
Rents and Real Estate Sales..... 241.10	Expenses and Losses R. E..... 1,362.30
Other Earnings.....	Other Expenses and Losses..... 2,802.55
FHLB Dividends on Stock..... 711.75	Federal Income Tax..... 560.50
Trans. from Unallocated..... 20,515.53	State Privilege Tax..... 12,828.29
Trans. from Uncollected Int. 834.57	Transferred to Reserves..... 53,011.12
Adj. on O.B. & Furn. & Fix 1,643.73	Balance Undivided Profits.....
Total..... \$ 218,958.95	Total..... \$ 218,958.95
Number of members 1458	Number of borrowers 481

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 1965

LIABILITIES		
1.	Installment Shares.....	\$ 1,385,895.83
2.	Optional Shares.....	
3.	Prepaid Shares.....	1,030,875.00
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	7,453.16
6.	Shares Pledged on Mortgage Loans.....	340,000.00
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	4,005.55
9.	Accounts Payable.....	49,868.98
10.	Loans in Process.....	9,584.58
11.	Advances by Borrowers for Taxes and Insurance.....	111.27
12.	Other Liabilities.....	25,000.00
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	1,293.65
14.	Deferred Credits.....	53,734.72
15.	General Reserve.....	99,790.19
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	13,321.11
21.	Total Liabilities.....	\$ 3,020,934.04

DISTRIBUTION

Undivided Profits, last report . . .	\$ 6,320.16	Dividends Paid and Credited . . .	\$ 99,208.11
Interest, Fines and Fees	157,937.94	Expenses, operating	26,683.48
Rents and Real Estate Sales		Expenses and Losses R. E.	
Other Earnings		Other Expenses and Losses	9,644.35
		Federal Income Tax	2,200.00
		State Privilege Tax	1,400.00
		Transferred to Reserves	11,801.05
		Balance Undivided Profits	13,321.11
Total	\$ 164,258.10	Total	\$ 164,258.10

Number of borrowers 375

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LAWRENCE BUILDING and LOAN Association, LAWRENCE Kansas.

Organized under the laws of Kansas, Dec. 19, 1908 Charter expires December 19, 2008
(Date) (Date)

President H. C. Brinkman Secretary L. E. Eby

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 3,939,995.60
2. Loans on Shares.....	13,075.02
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	44,000.00
7. U. S. Government Obligations.....	509,977.98
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	80,000.00
10. Cash on Hand and in Banks.....	83,645.08
11. Accounts Receivable.....	
12. Office Building(s).....	26,247.37
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	699.44
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	27,421.26
Total Assets.....	\$ 4,725,061.75

LIABILITIES	
1. Installment Shares.....	\$ 4,392,279.47
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	8,820.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	30,161.45
11. Advances by Borrowers for Taxes and Insurance.....	2,556.16
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	245,577.30
17. Other Reserves.....	4,185.03
18. Reserve for Federal Income Tax.....	2,800.00
19. Reserve for State Privilege Tax.....	1,400.00
20. Undivided Profits.....	37,282.34
21. Total Liabilities.....	\$ 4,725,061.75

EARNINGS	
Undivided Profits, last report....	\$ 40,000.00
Interest, Fines and Fees.....	247,063.16
Rents and Real Estate Sales.....	1,136.00
Other Earnings.....	4,142.92
Adjustments.....	85.64
Total.....	\$ 292,427.72

DISTRIBUTION	
Dividends Paid and Credited....	\$ 184,138.77
Expenses, operating.....	40,249.30
Expenses and Losses R. E.....	
Other Expenses and Losses.....	55.00
Federal Income Tax.....	2,748.30
State Privilege Tax.....	1,362.97
Transferred to Reserves.....	26,591.04
Balance Undivided Profits.....	37,282.34
Total.....	\$ 292,427.72

Number of members 1797

Number of borrowers 482

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 19⁶⁵

LIABILITIES		
1.	Installment Shares.....	\$ 2,832.62
2.	Optional Shares. - Savings Shares.....	5,806,401.14
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	4,238,725.00
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	82,804.70
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	692.35
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	5,167.31
15.	General Reserve. Bad Debts.....	402,605.10
16.	Federal Insurance Reserve.....	524,266.82
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	54,740.91
19.	Reserve for State Privilege Tax.....	4,920.52
20.	Undivided Profits.....	313,527.24
21.	Total Liabilities.....	\$ 11,436,683.71

Number of members 3685 Number of borrowers 1659

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LEAVENWORTH MUTUAL SAVINGS and LOAN Association, LEAVENWORTH Kansas.

Organized under the laws of Kansas, April 6, 1888 Charter expires April 6, 1987
Executive Vice (Date)

President Donald E. Biggs Secretary Rose M. Hill (Date)

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 14,937,883.88
2. Loans on Shares.....	63,943.70
3. FHA Title I and Other Improvement Loans.....	191,802.12
4. Real Estate Sold on Contract—Options.....	218,889.34
5. Real Estate Owned and in Judgment.....	20,930.64
6. Federal Home Loan Bank Stock.....	200,000.00
7. U. S. Government Obligations.....	1,308,882.09
8. State and Municipal Bonds.....	
9. Other Securities: a.....	1.00
b. Shares in Other Associations.....	50,000.00
10. Cash on Hand and in Banks.....	728,833.75
11. Accounts Receivable.....	
12. Office Building(s).....	190,980.48
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	33,291.88
15. Deferred Charges.....	1,649.29
16. Other Assets.....	2,635.24
17. Prepaid Insurance Premiums (FSLIC).....	84,108.60
Total Assets.....	\$ 18,033,832.01
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	11,760,406.58
3. Prepaid Shares.....	4,133,050.00
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	24,066.06
10. Loans in Process.....	222,783.08
11. Advances by Borrowers for Taxes and Insurance.....	54,033.40
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	59,429.19
15. General Reserve.....	456,396.23
16. Federal Insurance Reserve.....	661,165.63
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	20,116.67
19. Reserve for State Privilege Tax.....	6,000.00
20. Undivided Profits.....	636,385.17
21.....	
Total Liabilities.....	\$ 18,033,832.01

EARNINGS

Undivided Profits, last report....	\$ 553,346.60
Interest, Fines and Fees.....	869,414.62
Rents and Real Estate Sales.....	2,222.87
Other Earnings.....	86,681.97
Earned Discount.....	12,361.73
Income - Office Bldg.....	5,605.00
Other Income.....	4,287.78
Undivided Profits.....	24,250.00
Total.....	\$ 1,558,170.57

DISTRIBUTION

Dividends Paid and Credited....	\$ 622,468.04
Expenses, operating.....	180,230.43
Expenses and Losses R. E.....	5,868.72
Other Expenses and Losses.....	10,412.03
Federal Income Tax.....	20,000.00
State Privilege Tax.....	6,000.00
Transferred to Reserves.....	76,806.18
Balance Undivided Profits.....	636,385.17
Total.....	\$ 1,558,170.57

Number of members 8665

Number of borrowers 2553

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERAL SAVINGS and LOAN Association, LIBERAL Kansas,
 Organized under the laws of Kansas, Nov. 30, 1960 Charter expires April 1, 2009
(Date) (Date)
 President James A. Blakemore, Jr. Secretary Ray R. Hall

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 5,196,805.87
2. Loans on Shares.....	19,122.25
3. FHA Title I and Other Improvement Loans.....	19,435.11
4. Real Estate Sold on Contract—Options.....	16,129.14
5. Real Estate Owned and in Judgment.....	82,890.61
6. Federal Home Loan Bank Stock.....	58,400.00
7. U. S. Government Obligations.....	247,546.88
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	133,622.68
11. Accounts Receivable.....	
12. Office Building(s)..... <u>Proposed site</u>	63,000.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	9,380.66
15. Deferred Charges.....	
16. Other Assets.....	512.25
17. Prepaid Insurance Premiums (FSLIC).....	105,866.45
Total Assets.....	\$ 5,952,711.90
LIABILITIES	
1. Installment Shares.....	\$ 4,839,895.42
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	344,400.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	414,140.00
8. Borrowed Money.....	75,000.00
9. Accounts Payable.....	
10. Loans in Process.....	34,357.29
11. Advances by Borrowers for Taxes and Insurance.....	34,862.10
12. Other Liabilities.....	989.13
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	100,000.00
14. Deferred Credits.....	4,831.70
15. General Reserve.....	
16. Federal Insurance Reserve.....	77,195.41
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	1,300.00
20. Undivided Profits. & paid-in surplus & Org. Exp. Fund.....	25,740.85
21.....	
Total Liabilities.....	\$ 5,952,711.90

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 13,416.95	Dividends Paid and Credited....	\$ 204,112.94
Interest, Fines and Fees.....	351,410.09	Expenses, operating.....	93,078.29
Rents and Real Estate Sales.....	5,652.85	Expenses and Losses R. E.....	2,751.09
Other Earnings. Priv. Tax Adj.....	577.83	Other Expenses and Losses.....	19,945.77
.....		Federal Income Tax.....	
.....		State Privilege Tax.....	1,300.00
.....		Transferred to Reserves.....	24,128.78
.....		Balance Undivided Profits.....	25,740.85
Total.....	\$ 371,057.72	Total.....	\$ 371,057.72
Number of members.....	1644	Number of borrowers.....	460

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SMOKY VALLEY SAVINGS and LOAN Association, LINDSBORG Kansas.

Organized under the laws of Kansas, April 9, 1956 Charter expires April 9, 2006
(Date) (Date)

President Merrill Tarnstrom Secretary Amos W. Glad

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 2,250,183.43
2. Loans on Shares.....	74,266.15
3. FHA Title I and Other Improvement Loans.....	46,477.26
4. Real Estate Sold on Contract—Options.....	73,219.13
5. Real Estate Owned and in Judgment.....	27,500.00
6. Federal Home Loan Bank Stock.....	62,006.81
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	29,730.66
9. Other Securities: a. <u>FHA Debentures</u>	
b. Shares in Other Associations.....	82,818.28
10. Cash on Hand and in Banks.....	820.29
11. Accounts Receivable.....	9,378.89
12. Office Building(s).....	988.61
13. Leasehold Improvements.....	20,319.53
14. Furniture and Fixtures.....	1,400.51
15. Deferred Charges.....	42,425.00
16. Other Assets.....	23,398.76
17. Prepaid Insurance Premiums (FSLIC).....	\$ 2,744,933.31
Total Assets.....	

LIABILITIES	
1. Installment Shares.....	\$ 3,558.20
2. Optional Shares.....	2,128,318.28
3. Prepaid Shares.....	
4. Full Paid Shares.....	123,550.00
5. Other Shares (Christmas, etc.).....	1,567.54
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	240,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	69,920.25
10. Loans in Process.....	23,679.51
11. Advances by Borrowers for Taxes and Insurance.....	42,704.65
12. Other Liabilities.....	50,000.00
13. Permanent Stock , Reserve Stock or Guarantee Stock	16,153.37
14. Deferred Credits.....	
15. General Reserve.....	45,300.00
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	181.51
20. Undivided Profits.....	
21. _____	
Total Liabilities.....	\$ 2,744,933.31

EARNINGS	DISTRIBUTION
Undivided Profits, last report.... \$ 31.27	Dividends Paid and Credited.... \$ 87,208.65
Interest, Fines and Fees..... 134,474.85	Expenses, operating..... 46,446.12
Rents and Real Estate Sales..... 4,977.89	Expenses and Losses R. E..... 3,112.42
Other Earnings..... 1,543.31	Other Expenses and Losses..... 12,078.62
Organization Fund..... 23,300.00	Federal Income Tax.....
Surplus (Paid-in)..... 3,000.00	State Privilege Tax.....
_____	Transferred to Reserves..... 18,300.00
_____	Balance Undivided Profits..... 181.51
Total..... \$ 167,327.32	Total..... \$ 167,327.32

Number of members 1035 Number of borrowers 286

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LYONS SAVINGS and LOAN Association, LYONS Kansas.
 Organized under the laws of Kansas, March 12, 1913 Charter expires May 12, 2013
(Date) (Date)
 President R. G. Martin Secretary Paul Hill

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 5,630,873.11
2. Loans on Shares.....	9,781.76
3. FHA Title I and Other Improvement Loans.....	20,134.74
4. Real Estate Sold on Contract—Options.....	96,267.44
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	77,000.00
7. U. S. Government Obligations.....	300,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	245,704.69
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	3,210.11
14. Furniture and Fixtures.....	16,150.29
15. Deferred Charges.....	3,773.20
16. Other Assets.....	4.00
17. Prepaid Insurance Premiums (FSLIC).....	21,959.23
Total Assets.....	\$ 6,424,858.57
LIABILITIES	
1. Installment Shares.....	\$ 4,179,912.00
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,324,300.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	295,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	534.92
10. Loans in Process.....	75,958.37
11. Advances by Borrowers for Taxes and Insurance.....	30,967.99
12. Other Liabilities.....	104.20
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	18,272.43
14. Deferred Credits.....	107,000.00
15. General Reserve.....	308,200.00
16. Federal Insurance Reserve.....	80,047.62
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	3,830.00
20. Undivided Profits.....	731.04
21.....	
Total Liabilities.....	\$ 6,424,858.57

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 722.13	Dividends Paid and Credited....	\$ 216,344.42
Interest, Fines and Fees.....	346,663.78	Expenses, operating.....	78,619.68
Rents and Real Estate Sales.....	3,007.20	Expenses and Losses R. E.....	473.34
Other Earnings.....	3,466.88	Other Expenses and Losses.....	13,156.25
.....		Federal Income Tax.....	
.....		State Privilege Tax.....	1,219.31
.....		Transferred to Reserves.....	43,315.95
.....		Balance Undivided Profits.....	731.04
Total.....	\$ 353,359.99	Total.....	\$ 353,859.99
Number of members.....	2230	Number of borrowers.....	832

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PIONEER SAVINGS and LOAN Association, McPHERSON Kansas.

Organized under the laws of Kansas, Sept. 29, 1919 Charter expires September 29, 1969
(Date) (Date)

President John K. Bremyer Secretary Claude L. Barber

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 9,520,696.82
2. Loans on Shares.....	128,439.38
3. FHA Title I and Other Improvement Loans.....	17,693.10
4. Real Estate Sold on Contract—Options.....	16,728.84
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	100,000.00
7. U. S. Government Obligations.....	382,500.00
8. State and Municipal Bonds.....	5,000.00
9. Other Securities: a.....	
b. Shares in Other Associations.....	82,500.00
10. Cash on Hand and in Banks.....	401,315.87
11. Accounts Receivable.....	
12. Office Building(s).....	24,720.00
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	6,422.33
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	90,511.25
Total Assets.....	\$ 10,776,527.59

LIABILITIES	
1. Installment Shares.....	\$ 7,162,783.21
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,378,400.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	332,146.43
11. Advances by Borrowers for Taxes and Insurance.....	115,778.70
12. Other Liabilities.....	
13. Permanent Stock Reserve Stock or Guarantee Stock.....	100,000.00
14. Deferred Credits.....	15,962.51
15. General Reserve.....	
16. Federal Insurance Reserve.....	573,124.76
17. Other Reserves.....	2,100.64
18. Reserve for Federal Income Tax.....	15,431.36
19. Reserve for State Privilege Tax.....	4,000.00
20. Undivided Profits.....	76,799.98
21.	
Total Liabilities.....	\$ 10,776,527.59

EARNINGS	
Undivided Profits, last report....	\$ 44,314.99
Interest, Fines and Fees.....	548,850.57
Rents and Real Estate Sales.....	327.35
Other Earnings.....	1,725.29
.....	
.....	
.....	
Total.....	\$ 595,218.20

DISTRIBUTION	
Dividends Paid and Credited....	\$ 383,853.12
Expenses, operating.....	61,103.05
Expenses and Losses R. E.....	
Other Expenses and Losses.....	4,091.10
Federal Income Tax.....	14,000.00
State Privilege Tax.....	4,000.00
Transferred to Reserves.....	51,370.95
Balance Undivided Profits.....	76,799.98
Total.....	\$ 595,218.20

Number of members 4298

Number of borrowers 1188

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME BUILDING and LOAN Association, MANHATTAN Kansas.
 Organized under the laws of Kansas, Aug. 18, 1906 Charter expires August 23, 1981
(Date) (Date)
 President Maurice L. Hill Secretary Robert N. Haines

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 6,363,110.88
2. Loans on Shares.....	77,510.33
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	23,233.67
5. Real Estate Owned and in Judgment.....	15,959.69
6. Federal Home Loan Bank Stock.....	48,600.00
7. U. S. Government Obligations.....	882,268.75
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Band C D's</u>	25,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	70,689.15
11. Accounts Receivable.....	
12. Office Building(s).....	83,687.15
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	900.64
15. Deferred Charges.....	400.00
16. Other Assets.....	55.62
17. Prepaid Insurance Premiums (FSLIC).....	53,578.35
Total Assets.....	\$ 7,644,994.23
LIABILITIES	
1. Installment Shares.....	\$ 5,602,688.24
2. Optional Shares.....	
3. Prepaid Shares.....	134,851.76
4. Full Paid Shares.....	908,900.00
5. Other Shares (Christmas, etc.). <u>Inso Facto Cancellation</u>	37.85
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	125,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	5,500.00
10. Loans in Process.....	369,203.06
11. Advances by Borrowers for Taxes and Insurance.....	23,800.44
12. Other Liabilities.....	127.11
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	244,720.16
16. Federal Insurance Reserve.....	107,400.00
17. Other Reserves..... <u>Special Rad. Reserve</u>	2,007.36
18. Reserve for Federal Income Tax.....	4,820.90
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	115,937.35
21.	
Total Liabilities.....	\$ 7,644,994.23

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 110,848.14	Dividends Paid and Credited....	\$ 277,285.64
Interest, Fines and Fees.....	370,180.12	Expenses, operating.....	47,036.95
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
.....		Federal Income Tax.....	4,410.98
.....		State Privilege Tax.....	2,149.98
.....		Transferred to Reserves.....	34,207.36
.....		Balance Undivided Profits.....	115,937.35
Total.....	\$ 481,028.26	Total.....	\$ 481,028.26
Number of members.....	2307	Number of borrowers.....	641

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNION BUILDING, LOAN and SAVINGS Association, MANHATTAN Kansas.

Organized under the laws of Kansas, April 15, 1915 Charter expires April 15, 2015
(Date) (Date)

President Henry Otto Asst. Secretary Mazie Kolars

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 1,253,377.86
2. Loans on Shares.....	22,751.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	12,900.00
7. U. S. Government Obligations.....	220,062.43
8. State and Municipal Bonds.....	38,000.00
9. Other Securities: a. <u>Cert. of Deposit</u>	150,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	230,351.23
11. Accounts Receivable.....	
12. Office Building(s).....	3,357.90
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 1,930,800.42

LIABILITIES	
1. Installment Shares.....	\$ 85,159.28
2. Optional Shares.....	
3. Prepaid Shares.....	756,869.65
4. Full Paid Shares.....	687,189.89
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	2,340.98
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	150,000.00
9. Accounts Payable.....	
10. Loans in Process.....	10,944.82
11. Advances by Borrowers for Taxes and Insurance.....	1,183.97
12. Other Liabilities.....	213.17
13. Permanent Stock, Reserve Stock or Guarantee Stock	5,000.00
14. Deferred Credits.....	
15. General Reserve.....	78,889.75
16. Federal Insurance Reserve.....	
17. Other Reserves.....	84,061.78
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	68,947.13
21. Total Liabilities.....	\$ 1,930,800.42

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 53,277.18	Dividends Paid and Credited....	\$ 73,511.75
Interest, Fines and Fees.....	80,869.76	Expenses, operating.....	12,562.25
Rents and Real Estate Sales.....	6,122.03	Expenses and Losses R. E.....	2,505.35
Other Earnings.....	14,721.30	Other Expenses and Losses Dep.....	800.00
		Federal Income Tax.....	1,661.79
		State Privilege Tax.....	297.46
		Transferred to Reserves from.....	(5,295.46)
		Balance Undivided Profits.....	68,947.13
Total.....	\$ 154,990.27	Total.....	\$ 154,990.27
Number of members.....	955	Number of borrowers.....	283

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING and LOAN Association, MARYSVILLE Kansas,
 Organized under the laws of Kansas, Oct. 5, 1921 Charter expires October 5, 1971
 (Date) (Date)
 President Donald D. Turner Secretary Bill D. Strange

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 6,717,869.31
2. Loans on Shares.....	1,600.00
3. FHA Title I and Other Improvement Loans.....	8,079.79
4. Real Estate Sold on Contract—Options.....	4,067.79
5. Real Estate Owned and in Judgment.....	20,028.42
6. Federal Home Loan Bank Stock.....	59,200.00
7. U. S. Government Obligations.....	383,329.67
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	230,980.60
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	17,985.96
14. Furniture and Fixtures.....	6,397.68
15. Deferred Charges.....	2,409.54
16. Other Assets.....	1,001.00
17. Prepaid Insurance Premiums (FSLIC).....	69,227.96
Total Assets.....	\$ 7,532,177.72

LIABILITIES	
1. Installment Shares.....	\$ 4,683,263.08
2. Optional Shares.....	454,973.14
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,484,832.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	540,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	22,785.60
11. Advances by Borrowers for Taxes and Insurance.....	10,464.49
12. Other Liabilities.....	399.20
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	10,000.00
14. Deferred Credits.....	9,610.38
15. General Reserve.....	
16. Federal Insurance Reserve.....	266,840.11
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	5,000.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	44,009.72
21. Total Liabilities.....	\$ 7,532,177.72

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 28,910.46	Dividends Paid and Credited....	\$ 264,477.79
Interest, Fines and Fees.....	394,497.64	Expenses, operating.....	69,303.68
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	273.91
Other Earnings.....	18,215.01	Other Expenses and Losses.....	21,529.81
Transfer from Red Inc. Tax		Federal Income Tax.....	5,000.00
to Undivided Profit	1,842.98	State Privilege Tax.....	1,871.18
		Transferred to Reserves.....	37,000.00
		Balance Undivided Profits.....	44,009.72
Total.....	\$ 443,466.09	Total.....	\$ 443,466.09

Number of members 3490

Number of borrowers 794

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BARBER COUNTY BUILDING and LOAN Association, MEDICINE LODGE Kansas.

Organized under the laws of Kansas, Nov. 28, 1919 Charter expires November 28, 1969
(Date) (Date)

President C. C. Benefiel Secretary E. E. Lake

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 8,052,976.51
2. Loans on Shares.....	22,753.72
3. FHA Title I and Other Improvement Loans.....	77,937.24
4. Real Estate Sold on Contract—Options.....	61,072.54
5. Real Estate Owned and in Judgment.....	12,060.48
6. Federal Home Loan Bank Stock.....	107,500.00
7. U. S. Government Obligations.....	458,596.93
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	351,775.73
11. Accounts Receivable.....	
12. Office Building(s).....	78,442.34
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	9,829.24
15. Deferred Charges.....	
16. Other Assets.....	3,473.68
17. Prepaid Insurance Premiums (FSLIC).....	35,707.03
Total Assets.....	\$ 9,282,125.44

LIABILITIES	
1. Installment Shares.....	\$ 7,028,172.81
2. Optional Shares.....	
3. Prepaid Shares.....	820,600.00
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	668,175.24
8. Borrowed Money.....	
9. Accounts Payable.....	1,933.25
10. Loans in Process.....	9,451.30
11. Advances by Borrowers for Taxes and Insurance.....	20,694.69
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	120,000.00
14. Deferred Credits.....	14,231.71
15. General Reserve.....	212,928.69
16. Federal Insurance Reserve.....	294,731.00
17. Other Reserves.....	859.54
18. Reserve for Federal Income Tax.....	8,600.00
19. Reserve for State Privilege Tax.....	3,000.00
20. Undivided Profits.....	78,747.21
21.	
Total Liabilities.....	\$ 9,282,125.44

EARNINGS	
Undivided Profits, last report....	\$ 93,500.71
Interest, Fines and Fees.....	476,858.20
Rents and Real Estate Sales.....	188.00
Other Earnings.....	29,166.99
.....	
.....	
.....	
Total.....	\$ 599,713.90

DISTRIBUTION	
Dividends Paid and Credited....	\$ 343,030.93
Expenses, operating.....	129,743.84
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	10,142.86
State Privilege Tax.....	3,022.06
Transferred to Reserves.....	35,027.00
Balance Undivided Profits.....	78,747.21
Total.....	\$ 599,713.90

Number of members 3,698

Number of borrowers 1,197

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 19⁶⁵

EARNINGS

DISTRIBUTION

Dividends Paid and Credited	\$ 77,132.26
Expenses, operating	15,922.43
Expenses and Losses R. E.	151.56
Other Expenses and Losses	3,714.11
Federal Income Tax	1,058.65
State Privilege Tax	605.69
Transferred to Reserves	12,474.48
Balance Undivided Profits	7,904.41
Total	\$ 118,963.59

Number of borrowers. 336

As Required by Section 17-5609 G. S. 1949 Kansas

Organized under the laws of Kansas, May 1, 1896 Charter expires May 1, 1976
(Date) (Date)
President J. C. McNaghten Secretary Everett McCann

Statement for year ending December 31, 19⁶⁵

LIABILITIES		
1.	Installment Shares	\$ 1,185,733.90
2.	Optional Shares	
3.	Prepaid Shares	2,459,553.34
4.	Full Paid Shares	40,309,125.00
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	63,573.88
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	16,196.96
10.	Loans in Process	359,811.09
11.	Advances by Borrowers for Taxes and Insurance	232,504.89
12.	Other Liabilities	3,705.54
13.	Permanent Stock, Reserve Stock or Guarantee Stock	
14.	Deferred Credits	
15.	General Reserve	1,008,346.54
16.	Federal Insurance Reserve	1,384,814.99
17.	Other Reserves	34,123.57
18.	Reserve for Federal Income Tax	46,629.17
19.	Reserve for State Privilege Tax	836,859.45
20.	Undivided Profits	645,905.74
21.		
	Total Liabilities	\$ 48,586,884.06

DISTRIBUTION

Undivided Profits, last report.....	\$ 631,929.93	Dividends Paid and Credited.....	\$ 1,785,774.28
Interest, Fines and Fees.....	2,492,389.44	Expenses, operating.....	377,817.80
Rents and Real Estate Sales.....	13,914.31	Expenses and Losses R. E.....	53,412.41
Other Earnings.....	11,191.46	Other Expenses and Losses.....	46,629.17
_____	_____	Federal Income Tax.....	239,885.74
_____	_____	State Privilege Tax.....	645,905.74
_____	_____	Transferred to Reserves.....	_____
_____	_____	Balance Undivided Profits.....	\$ 3,149,425.14
Total.....	\$ 3,149,425.14	Total.....	\$ 3,149,425.14

Number of borrowers 7,482

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The NORTON SAVINGS and LOAN Association, NORTON Kansas.
 Organized under the laws of Kansas, May 20, 1922 Charter expires May 20, 1972
 (Date) (Date)
 President R. D. Bower Secretary Marvin S. Steinert

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 2,981,336.27
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	8,735.32
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	33,500.00
7. U. S. Government Obligations.....	21,000.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	258,889.17
11. Accounts Receivable.....	
12. Office Building(s).....	87,634.07
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	7,066.83
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	27,986.79
Total Assets.....	\$ 3,426,148.45
LIABILITIES	
1. Installment Shares.....	\$ 1,023.04
2. Optional Shares.....	2,341,168.41
3. Prepaid Shares.....	
4. Full Paid Shares.....	614,695.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	242,500.00
8. Borrowed Money.....	
9. Accounts Payable.....	760.67
10. Loans in Process.....	43,740.70
11. Advances by Borrowers for Taxes and Insurance.....	8,012.53
12. Other Liabilities.....	1,044.74
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	5,000.00
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	133,805.66
17. Other Reserves.....	6,187.48
18. Reserve for Federal Income Tax & State Privilege Tax.....	3,972.74
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	24,237.48
21.....	
Total Liabilities.....	\$ 3,426,148.45

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 24,237.48	Dividends Paid and Credited....	\$ 111,491.36
Interest, Fines and Fees.....	187,308.41	Expenses, operating.....	55,573.86
Rents and Real Estate Sales.....	4,227.93	Expenses and Losses R. E.....	1,744.70
Other Earnings.....	2,040.73	Other Expenses and Losses.....	21.44
		Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	24,745.17
		Balance Undivided Profits.....	24,237.48
Total.....	\$ 217,814.55	Total.....	\$ 217,814.55
Number of members.....	1,378	Number of borrowers.....	429

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RESERVE BUILDING and LOAN Association, OBERLIN Kansas.

Organized under the laws of Kansas, June 9, 1922 Charter expires JUNE 9, 1972
(Date) (Date)

President John M. Bremer Secretary Boyd Bainter

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 3,160,589.
2. Loans on Shares.....	30,200.
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	13,616.
5. Real Estate Owned and in Judgment.....	81,959.
6. Federal Home Loan Bank Stock.....	22,900.
7. U. S. Government Obligations.....	246,366.
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FNMA Debentures</u>	103,500.
b. Shares in Other Associations.....	10,000.
10. Cash on Hand and in Banks.....	117,157.
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	9,414.
15. Deferred Charges.....	
16. Other Assets.....	36,153.
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 3,831,854.

LIABILITIES	
1. Installment Shares.....	\$ 3,360,301.
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	175,575.
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	1,303.
7. Advances from Federal Home Loan Bank.....	50,000.
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	29,162.
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	10,000.
14. Deferred Credits.....	3,964.
15. General Reserve.....	44,536.
16. Federal Insurance Reserve.....	119,000.
17. Other Reserves.....	25,000.
18. Reserve for Federal Income Tax.....	2,500.
19. Reserve for State Privilege Tax.....	1,074.
20. Undivided Profits.....	9,439.
21.	
Total Liabilities.....	\$ 3,831,854.

EARNINGS

Undivided Profits, last report....	\$ 5,944.
Interest, Fines and Fees.....	207,803.
Rents and Real Estate Sales.....	
Other Earnings.....	138.
.....	
.....	
Total.....	\$ 213,885.

DISTRIBUTION

Dividends Paid and Credited....	\$ 134,291.
Expenses, operating.....	41,812.
Expenses and Losses R. E.....	2,343.
Other Expenses and Losses.....	
Federal Income Tax.....	1,500.
State Privilege Tax.....	500.
Transferred to Reserves.....	24,000.
Balance Undivided Profits.....	9,439.
Total.....	\$ 213,885.

Number of members 1,330

Number of borrowers 390

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The OTTAWA SAVINGS and LOAN Association, OTTAWA Kansas.
 Organized under the laws of Kansas, Feb. 9, 1889 Charter expires February 9, 1988
 (Date) (Date)
 President F. R. Bennett Secretary Chester Worl

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 13,408,085.62
2. Loans on Shares.....	23,305.00
3. FHA Title I and Other Improvement Loans.....	128,100.52
4. Real Estate Sold on Contract—Options.....	1,957.57
5. Real Estate Owned and in Judgment.....	10,910.34
6. Federal Home Loan Bank Stock.....	107,000.00
7. U. S. Government Obligations.....	893,565.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	430,743.89
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	12,310.71
14. Furniture and Fixtures.....	30,856.54
15. Deferred Charges.....	
16. Other Assets.....	1,085.04
17. Prepaid Insurance Premiums (FSLIC).....	111,596.99
Total Assets.....	\$ 15,159,517.22

LIABILITIES	
1. Installment Shares.....	\$ 57,300.07
2. Optional Shares.....	13,292,011.91
3. Prepaid Shares.....	
4. Full Paid Shares.....	48,600.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	68,138.02
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	10,031.05
10. Loans in Process.....	519,141.64
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	25,000.00
14. Deferred Credits.....	52,681.46
15. General Reserve.....	176,829.97
16. Federal Insurance Reserve.....	504,082.54
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	18,000.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	387,700.56
21.	
Total Liabilities.....	\$ 15,159,517.22

EARNINGS	
Undivided Profits, last report....	\$ 371,624.00
Interest, Fines and Fees.....	780,053.00
Rents and Real Estate Sales.....	
Other Earnings.....	67,499.00
Other Additions.....	86,689.00
.....	
.....	
.....	
Total.....	\$ 1,308,865.00

DISTRIBUTION	
Dividends Paid and Credited....	\$ 560,919.00
Expenses, operating.....	137,483.00
Expenses and Losses R. E.....	754.00
Other Expenses and Losses.....	1,002.00
Federal Income Tax.....	17,167.00
State Privilege Tax.....	4,837.00
Transferred to Reserves.....	199,002.00
Balance Undivided Profits.....	387,701.00
Total.....	\$ 1,308,865.00

Number of members 4,361

Number of borrowers 1,744

As Required by Section 17-5609 G. S. 1949 Kansas

President Harold B. Osborne Secretary Clyde Carter

Statement for year ending December 31, 1965

ASSETS		
1. First Mortgage Loans		\$ 6,606,668.16
2. Loans on Shares		85,049.26
3. FHA Title I and Other Improvement Loans		7,817.19
4. Real Estate Sold on Contract—Options		
5. Real Estate Owned and in Judgment		45,257.99
6. Federal Home Loan Bank Stock		75,000.00
7. U. S. Government Obligations		25,250.00
8. State and Municipal Bonds		
9. Other Securities: a. C.D.		20,000.00
	b. Shares in Other Associations	10,492.06
10. Cash on Hand and in Banks		673,557.16
11. Accounts Receivable		
12. Office Building(s)		141,650.76
13. Leasehold Improvements		
14. Furniture and Fixtures		23,057.27
15. Deferred Charges		7,841.55
16. Other Assets		
17. Prepaid Insurance Premiums (FSLIC)		80,095.56
Total Assets:		\$ 7,801,736.96

LIABILITIES		
1.	Installment Shares	\$ 6,901,599.30
2.	Optional Shares	
3.	Prepaid Shares	
4.	Full Paid Shares	235,350.00
5.	Other Shares (Christmas, etc.)	
6.	Shares Pledged on Mortgage Loans	
7.	Advances from Federal Home Loan Bank	
8.	Borrowed Money	
9.	Accounts Payable	
10.	Loans in Process	249,427.55
11.	Advances by Borrowers for Taxes and Insurance	1,043.84
12.	Other Liabilities	8,709.78
13.	Permanent Stock, Reserve Stock or Guarantee Stock	40,000.00
14.	Deferred Credits	2,231.20
15.	General Reserve	94,386.72
16.	Federal Insurance Reserve	218,855.98
17.	Other Reserves	
18.	Reserve for Federal Income Tax	10,132.59
19.	Reserve for State Privilege Tax	
20.	Undivided Profits	40,000.00
21.	Total Liabilities	\$ 7,801,736.96

EARNINGS	
Undivided Profits, last report	\$ 40,000.
Interest, Fines and Fees	445,302.
Rents and Real Estate Sales	4,450.
Other Earnings	3,080.
<u>Div. from Stock FSLIC</u>	<u>2,438.</u>
_____	_____
_____	_____
_____	_____
Total	\$ 495,270.

DISTRIBUTION

Dividends Paid and Credited	\$ 294,540.
Expenses, operating	113,407.
Expenses and Losses R. E.	516.
Other Expenses and Losses	9,329.
Federal Income Tax	130.
State Privilege Tax	2,459.
Transferred to Reserves	34,889.
Balance Undivided Profits	40,000.
Total	\$ 495,270.

Number of members 2,999

Number of borrowers 595

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING and LOAN Association, PARSONS Kansas,
 Organized under the laws of Kansas, Nov. 2, 1923 Charter expires November 2, 1973
 (Date) Vice President (Date)
 President E. L. Hucke Secretary Beulah Neff

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 12,028,767.00
2. Loans on Shares.....	7,975.25
3. FHA Title I and Other Improvement Loans.....	33,838.25
4. Real Estate Sold on Contract—Options.....	8,483.10
5. Real Estate Owned and in Judgment.....	3,255.05
6. Federal Home Loan Bank Stock.....	148,400.00
7. U. S. Government Obligations.....	740,165.63
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000.00
10. Cash on Hand and in Banks.....	359,903.26
11. Accounts Receivable.....	1,350.44
12. Office Building(s).....	9,112.89
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,500.55
15. Deferred Charges.....	42,540.60
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	67,768.64
Secondary Reserve.....	
Total Assets.....	\$ 13,463,060.66
LIABILITIES	
1. Installment Shares.....	\$ 10,706,762.91
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	832,055.29
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	760,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	1,608.39
10. Loans in Process.....	38,248.03
11. Advances by Borrowers for Taxes and Insurance.....	91,518.83
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	9,600.00
14. Deferred Credits.....	9,392.51
15. General Reserve.....	17,224.58
16. Federal Insurance Reserve.....	633,711.83
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	15,800.00
19. Reserve for State Privilege Tax.....	1,500.00
20. Undivided Profits.....	345,638.29
21.....	
Total Liabilities.....	\$ 13,463,060.66

EARNINGS	
Undivided Profits, last report....	\$ 114,784.43
Interest, Fines and Fees.....	695,782.09
Rents and Real Estate Sales.....	1,764.54
Other Earnings.....	9,107.90
Transfer from General Reserves.....	159,500.00
Total.....	\$ 980,938.96

DISTRIBUTION	
Dividends Paid and Credited....	\$ 469,426.29
Expenses, operating.....	116,146.39
Expenses and Losses R. E.....	161.60
Other Expenses and Losses.....	
Federal Income Tax.....	15,500.00
State Privilege Tax.....	5,421.39
Transferred to Reserves.....	28,645.00
Balance Undivided Profits.....	345,638.29
Total.....	\$ 980,938.96

Number of members 6,218

Number of borrowers 2,003

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ROOKS COUNTY SAVINGS Association, PLAINVILLE Kansas.
 Organized under the laws of Kansas, Dec. 1, 1952 Charter expires December 1, 2002
(Date) (Date)
 President R. A. Mosher Secretary Max M. Wilson

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 2,342,913.85
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	6,268.94
4. Real Estate Sold on Contract—Options.....	5,903.96
5. Real Estate Owned and in Judgment.....	202,324.11
6. Federal Home Loan Bank Stock.....	27,000.00
7. U. S. Government Obligations.....	168,368.57
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	20,000.00
10. Cash on Hand and in Banks.....	120,576.22
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leaschold Improvements.....	
14. Furniture and Fixtures.....	1,458.20
15. Deferred Charges.....	
16. Other Assets.....	10.00
17. Prepaid Insurance Premiums (FSLIC).....	20,749.14
Total Assets.....	\$ 2,915,572.99

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,668,918.05
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	24,439.25
11. Advances by Borrowers for Taxes and Insurance.....	18,263.80
12. Other Liabilities.....	217.78
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	10,000.00
14. Deferred Credits..... Unearned Discount	1,160.96
15. General Reserve: -- Legal.....	82,075.64
16. Federal Insurance Reserve.....	83,455.58
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	2,500.00
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	24,541.93
21.....	
Total Liabilities.....	\$ 2,915,572.99

EARNINGS	
Undivided Profits, last report....	\$ 20,834.53
Interest, Fines and Fees.....	149,030.04
Rents and Real Estate Sales.....	150.75
Other Earnings.....	139.20
Misc.....	
Adjustment for Invest. Credit.....	7.82
Inc. on FSLIC.....	621.06
FHLB Stock Div.....	877.50
Earned Discount.....	478.79
Total.....	\$ 172,139.69

DISTRIBUTION	
Dividends Paid and Credited....	\$ 105,309.62
Expenses, operating.....	22,578.26
Expenses and Losses R. E.....	2,565.42
Other Expenses and Losses.....	
Federal Income Tax.....	5,008.96
State Privilege Tax.....	1,054.53
Transferred to Reserves.....	11,080.97
Balance Undivided Profits.....	24,541.93
Total.....	\$ 172,139.69

Number of members 1,162

Number of borrowers 344

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLONIAL SAVINGS and LOAN Association, PRAIRIE VILLAGE Kansas.

Organized under the laws of Kansas, March 30, 1961 Charter expires March 30, 2011
(Date) (Date)

President C. Humbert Tinsman Secretary William V. McLeese

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 8,625,419.34
2. Loans on Shares.....	7,000.00
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	56,100.00
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	559,338.28
11. Accounts Receivable.....	
12. Office Building(s).....	12,375.74
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	22,215.15
15. Deferred Charges.....	2,952.36
16. Other Assets.....	24,419.76
17. Prepaid Insurance Premiums (FSLIC).....	65,963.16
Total Assets.....	\$ 9,375,783.79

LIABILITIES	
1. Installment Shares.....	\$ 7,792,991.52
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	673,000.00
8. Borrowed Money.....	45,000.00
9. Accounts Payable.....	
10. Loans in Process.....	352,610.52
11. Advances by Borrowers for Taxes and Insurance.....	79,618.01
12. Other Liabilities.....	19,456.48
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	200,000.00
14. Deferred Credits.....	85.79
15. General Reserve <u>Bad Debt Reserve</u>	35,306.92
16. Federal Insurance Reserve.....	94,939.11
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	42,775.44
21. Surplus.....	40,000.00
Total Liabilities.....	\$ 9,375,783.79

EARNINGS	
Undivided Profits, last report....	\$ 36,271.13
Interest, Fines and Fees.....	504,970.55
Rents and Real Estate Sales.....	
Other Earnings.....	25,205.64
Total.....	\$ 566,447.32

DISTRIBUTION	
Dividends Paid and Credited....	\$ 298,949.55
Expenses, operating.....	149,504.14
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	
State Privilege Tax.....	2,048.96
Transferred to Reserves.....	73,169.23
Balance Undivided Profits.....	42,775.44
Total.....	\$ 566,447.32

Number of members 4,158

Number of borrowers 623

As Required by Section 17-5609 G. S. 1949 Kansas

President Robert G. Lake Secretary Helen F. Lake

Statement for year ending December 31, 19⁶⁵

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.. (Savings Share Accounts).....	6,845,238.83
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	3,469.00
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	850,000.00
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	647.45
11.	Advances by Borrowers for Taxes and Insurance.....	79,374.30
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	7,500.00
14.	Deferred Credits.....	19,881.89
15.	General Reserve.....	14,941.60
16.	Federal Insurance Reserve.....	281,000.00
17.	Other Reserves.....	989.55
18.	Reserve for Federal Income Tax.....	3,150.00
19.	Reserve for State Privilege Tax.....	1,400.00
20.	Undivided Profits.....	53,637.75
21.	Total Liabilities.....	\$ 8,161,230.37

DISTRIBUTION

Undivided Profits, last report.....	\$ 47,600.68	Dividends Paid and Credited.....	\$ 255,723.65
Interest, Fines and Fees.....	441,808.77	Expenses, operating.....	113,163.08
Rents and Real Estate Sales.....	2,300.00	Expenses and Losses R. E.....	305.36
Other Earnings.....	6,490.13	Other Expenses and Losses.....	41,319.74
.....		Federal Income Tax.....	3,150.00
.....		State Privilege Tax.....	1,400.00
.....		Transferred to Reserves.....	29,500.00
.....		Balance Undivided Profits.....	53,637.75
Total.....	\$ 498,199.58	Total.....	\$ 498,199.58

Number of borrowers 619

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RUSSELL SAVINGS Association, RUSSELL Kansas,
 Organized under the laws of Kansas, April 10, 1924 Charter expires April 10, 1974
 (Date) (Date)
 President Ben Rein Secretary Richard H. Reynolds

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 2,662,438.76
2. Loans on Shares.....	36,588.42
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	26,800.00
7. U. S. Government Obligations.....	99,830.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	137,352.39
11. Accounts Receivable.....	
12. Office Building(s).....	46,597.87
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	6,280.08
15. Deferred Charges.....	521.13
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	21,118.64
Total Assets.....	\$ 3,037,527.29
LIABILITIES	
1. Instalment Shares.....	\$ 730.65
2. Optional Shares.....	1,503,536.36
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,145,300.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	125,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	
11. Advances by Borrowers for Taxes and Insurance.....	63.99
12. Other Liabilities.....	273.39
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	30,000.00
14. Deferred Credits.....	
15. General Reserve.....	63,943.13
16. Federal Insurance Reserve.....	140,481.76
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	28,198.01
21.....	
Total Liabilities.....	\$ 3,037,527.29

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 18,279.50	Dividends Paid and Credited....	\$ 107,443.77
Interest, Fines and Fees.....	164,377.32	Expenses, operating.....	35,257.47
Rents and Real Estate Sales.....	4,860.00	Expenses and Losses R. E.....	
Other Earnings.....		Other Expenses and Losses.....	
		Federal Income Tax.....	3,052.00
		State Privilege Tax.....	525.32
		Transferred to Reserves.....	13,040.25
		Balance Undivided Profits.....	28,198.01
Total.....	\$ 187,516.82	Total.....	\$ 187,516.82

Number of members 1,419

Number of borrowers 306

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 19⁶⁵

LIABILITIES		
1.	Installment Shares.....	\$ 11,881,566.36
2.	Optional Shares.....	
3.	Prepaid Shares.....	1,565,252.71
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	830,000.00
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	3,370.60
9.	Accounts Payable.....	40,327.89
10.	Loans in Process.....	98,184.94
11.	Advances by Borrowers for Taxes and Insurance.....	1,272.64
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	22,536.82
14.	Deferred Credits.....	257,139.97
15.	General Reserve.....	695,090.15
16.	Federal Insurance Reserve.....	4,000.00
17.	Other Reserves.....	9,562.25
18.	Reserve for Federal Income Tax.....	3,728.86
19.	Reserve for State Privilege Tax.....	69,550.29
20.	Undivided Profits.....	
21.	Total Liabilities.....	\$ 15,481,583.48

DISTRIBUTION

Dividends Paid and Credited	\$ 557,223.49
Expenses, operating	<u>160,380.19</u>
Expenses and Losses R. E.	
Other Expenses and Losses	39,596.76
Federal Income Tax	<u>7,342.75</u>
State Privilege Tax	3,542.93
Transferred to Reserves	<u>63,218.28</u>
Balance Undivided Profits	69,550.29
Total	\$ 900,854.69

Number of borrowers 1,255

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS and LOAN Association, SALINA Kansas.
 Organized under the laws of Kansas, Jan. 6, 1899 Charter expires January 6, 1999
 (Date) (Date)
 President Wm. F. Grosser, Jr. Secretary Virginia D. Grosser

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 7,567,357.39
2. Loans on Shares.....	60,900.03
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	27,250.40
6. Federal Home Loan Bank Stock.....	90,000.00
7. U. S. Government Obligations.....	952,170.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	40,000.00
10. Cash on Hand and in Banks.....	92,448.76
11. Accounts Receivable.....	1,009.21
12. Office Building(s).....	71,913.01
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	20,512.09
15. Deferred Charges.....	
16. Other Assets.....	3,500.00
17. Prepaid Insurance Premiums (FSLIC).....	57,762.14
Total Assets.....	\$ 8,984,823.03
LIABILITIES	
1. Installment Shares.....	\$ 6,200,045.98
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,971,310.73
5. Other Shares (Christmas, etc.)—Ipso Facto Cancellations.....	244.39
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	347.66
10. Loans in Process.....	13,818.91
11. Advances by Borrowers for Taxes and Insurance.....	46,732.52
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	31,435.61
15. General Reserve.....	125,000.00
16. Federal Insurance Reserve.....	430,000.00
17. Other Reserves.....	39,523.77
18. Reserve for Federal Income Tax.....	5,272.17
19. Reserve for State Privilege Tax.....	2,738.32
20. Undivided Profits.....	128,352.97
21.....	
Total Liabilities.....	\$ 8,984,823.03

EARNINGS	
Undivided Profits, last report....	\$ 92,439.70
Interest, Fines and Fees.....	454,468.69
Rents and Real Estate Sales.....	
Other Earnings.....	
Non Operating.....	70
Total.....	\$ 546,909.09

DISTRIBUTION	
Dividends Paid and Credited....	\$ 326,212.26
Expenses, operating.....	61,797.32
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	3,200.00
State Privilege Tax.....	2,700.00
Transferred to Reserves.....	24,646.54
Balance Undivided Profits.....	128,352.97
Total.....	\$ 546,909.09

Number of members 4,021

Number of borrowers 933

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COMMERCE SAVINGS and LOAN Association, SHAWNEE Kansas,
 Organized under the laws of Kansas, Feb. 26, 1919 Charter expires February 26, 1969
 (Date) (Date)
 President J. Lloyd Carnegie Secretary Betty A. Harman

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 19,456,064.14
2. Loans on Shares.....	146,371.89
3. FHA Title I and Other Improvement Loans.....	645.52
4. Real Estate Sold on Contract—Options.....	149,601.61
5. Real Estate Owned and in Judgment.....	533,698.20
6. Federal Home Loan Bank Stock.....	215,500.00
7. U. S. Government Obligations.....	889,488.94
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	266,839.71
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	30,272.83
14. Furniture and Fixtures.....	53,075.96
15. Deferred Charges.....	11,519.90
16. Other Assets.....	50,126.33
17. Prepaid Insurance Premiums (FSLIC).....	239,097.66
Total Assets.....	\$ 22,042,302.69
LIABILITIES	
1. Installment Shares.....	\$ 17,155,485.51
2. Optional Shares.....	
3. Prepaid Shares.....	1,027,633.30
4. Full Paid Shares.....	10,438.14
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	1,650,000.00
7. Advances from Federal Home Loan Bank.....	225,000.00
8. Borrowed Money.....	152,649.34
9. Accounts Payable.....	445,985.25
10. Loans in Process.....	187,534.69
11. Advances by Borrowers for Taxes and Insurance.....	22,873.49
12. Other Liabilities.....	183,000.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	53,597.86
14. Deferred Credits.....	
15. General Reserve.....	909,677.85
16. Federal Insurance Reserve.....	
17. Other Reserves.....	5,115.87
18. Reserve for Federal Income Tax.....	5,397.75
19. Reserve for State Privilege Tax.....	7,913.64
20. Undivided Profits.....	22,042.302.69
21.....	
Total Liabilities.....	\$

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 15.04	Dividends Paid and Credited....	\$ 749,238.25
Interest, Fines and Fees.....	1,307,458.96	Expenses, operating.....	370,160.59
Rents and Real Estate Sales.....	22,897.64	Expenses and Losses R. E.....	5,606.18
Other Earnings.....	80,367.26	Other Expenses and Losses.....	
.....		Federal Income Tax.....	32,394.29
.....		State Privilege Tax.....	5,758.47
.....		Transferred to Reserves.....	239,667.48
.....		Balance Undivided Profits.....	7,913.64
Total.....	\$ 1,410,738.90	Total.....	\$ 1,410,738.90
Number of members.....	6,149	Number of borrowers.....	2,042

ANNUAL REPORT

As Required by Section 17-5009 G. S. 1949 Kansas

The KANSAS SAVINGS and LOAN Association, SHAWNEE MISSION Kansas.
 Organized under the laws of Kansas, Sept. 1908 Charter expires September 28, 2008
 (Date) (Date)
 President Wilmer M. Holsinger Secretary Ronald D. Roberts

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 625,657.19
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	6,449.87
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	6,100.00
7. U. S. Government Obligations.....	9,500.00
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>Certificates of Deposit</u>	15,000.00
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	7,140.02
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	10,423.95
15. Deferred Charges.....	
16. Other Assets.....	125.36
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 680,396.39
LIABILITIES	
1. Installment Shares.....	\$ 355,211.52
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	73,238.17
5. Other Shares (Christmas, etc.) <u>Ipso Facto Cancellations</u>	619.87
6. Shares Pledged on Mortgage Loans.....	16,306.41
7. Advances from Federal Home Loan Bank.....	46,115.00
8. Borrowed Money.....	50,000.00
9. Accounts Payable.....	1,196.32
10. Loans in Process.....	20,580.20
11. Advances by Borrowers for Taxes and Insurance.....	5,245.34
12. Other Liabilities.....	1,396.95
13. Permanent Stock, Reserve Stock or Guarantee Stock	25,000.00
14. Deferred Credits.....	
15. General Reserve.....	675.00
16. Federal Insurance Reserve.....	
17. Other Reserves.....	70,044.07
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	14,767.54
21. <u>Statutory Expense Fund</u>	
Total Liabilities.....	\$ 680,396.39

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 34,859.70	Dividends Paid and Credited....	\$ 16,325.28
Interest, Fines and Fees.....		Expenses, operating.....	25,711.53
Rents and Real Estate Sales.....		Expenses and Losses R. E.....	
Other Earnings.....	2,281.71	Other Expenses and Losses.....	3,818.98
<u>Statutory Exp. Fund</u>	<u>9,121.38</u>	Federal Income Tax.....	
		State Privilege Tax.....	
		Transferred to Reserves.....	407.00
		Balance Undivided Profits.....	
Total.....	\$ 46,262.79	Total.....	\$ 46,262.79
Number of members.....	265	Number of borrowers.....	125

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES SAVINGS and LOAN Association, STERLING Kansas.

Organized under the laws of Kansas, March 11, 1921 Charter expires March 11, 1971
(Date) (Date)

President R. C. Wyatt Secretary Roella A. Earle

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 8,040,654.54
2. Loans on Shares.....	6,055.00
3. FHA Title I and Other Improvement Loans.....	42,500.65
4. Real Estate Sold on Contract—Options.....	155,781.05
5. Real Estate Owned and in Judgment.....	51,116.37
6. Federal Home Loan Bank Stock.....	80,000.00
7. U. S. Government Obligations.....	358,114.92
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	296,633.68
11. Accounts Receivable.....	1,214.42
12. Office Building(s).....	167,647.68
13. Leaschold Improvements.....	
14. Furniture and Fixtures.....	49,718.20
15. Deferred Charges.....	6,563.45
16. Other Assets.....	2,612.50
17. Prepaid Insurance Premiums (FSLIC).....	82,899.89
Total Assets.....	\$ 9,341,512.35

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,675,492.68
3. Prepaid Shares.....	757.26
4. Full Paid Shares.....	1,284,560.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	875,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	3,979.62
10. Loans in Process.....	77,198.39
11. Advances by Borrowers for Taxes and Insurance.....	11,731.33
12. Other Liabilities.....	4,300.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	17,789.51
15. General Reserve.....	
16. Federal Insurance Reserve.....	338,500.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	4,600.00
19. Reserve for State Privilege Tax.....	2,400.00
20. Undivided Profits.....	45,203.56
21.....	
Total Liabilities.....	\$ 9,341,512.35

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 32,737.13	Dividends Paid and Credited....	\$ 317,675.56
Interest, Fines and Fees.....	525,777.37	Expenses, operating.....	151,743.41
Rents and Real Estate Sales.....	428.56	Expenses and Losses R. E.....	508.53
Other Earnings.....		Other Expenses and Losses.....	
Non-income Adjustment.....	55.71	Federal Income Tax.....	4,815.55
		State Privilege Tax.....	2,174.40
		Transferred to Reserves.....	36,877.76
		Balance Undivided Profits.....	45,203.56
Total.....	\$ 558,998.77	Total.....	\$ 558,998.77

Number of members 2,800 Number of borrowers 831

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The AMERICAN SAVINGS Association, TOPEKA Kansas,
 Organized under the laws of Kansas, Dec. 27, 1923 Charter expires December 27, 1973
 (Date) (Date)
 President Wylie R. Wisely Secretary Mary G. Neiswender

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 17,554,526.75
2. Loans on Shares.....	29,193.23
3. FHA Title I and Other Improvement Loans.....	112,999.21
4. Real Estate Sold on Contract—Options.....	145,960.25
5. Real Estate Owned and in Judgment.....	416,379.22
6. Federal Home Loan Bank Stock.....	137,500.00
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	1,184,359.14
10. Cash on Hand and in Banks.....	
11. Accounts Receivable.....	504,289.64
12. Office Building(s).....	
13. Leasehold Improvements.....	72,736.54
14. Furniture and Fixtures.....	9,236.55
15. Deferred Charges.....	269,755.95
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 20,566,936.48
LIABILITIES	
1. Installment Shares.....	\$ 15,708,600.65
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,121,400.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	1,265,000.00
8. Borrowed Money.....	800,000.00
9. Accounts Payable.....	
10. Loans in Process.....	439,429.13
11. Advances by Borrowers for Taxes and Insurance.....	130,784.14
12. Other Liabilities.....	44,543.19
13. Permanent Stock Reserve Stock or Guarantee Stock.....	200,000.00
14. Deferred Credits.....	32,585.42
15. General Reserve for Profit on R. E. Sold.....	462.16
16. Federal Insurance Reserve.....	769,500.00
17. Other Reserves.....	31,855.00
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	1,038.64
20. Undivided Profits.....	21,738.15
21.....	
Total Liabilities.....	\$ 20,566,936.48

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 18,167.42	Dividends Paid and Credited....	\$ 666,581.64
Interest, Fines and Fees.....	1,015,664.35	Expenses, operating.....	354,631.69
Rents and Real Estate Sales.....	25,711.26	Expenses and Losses R. E.....	25,218.34
Other Earnings.....	49,511.84	Other Expenses and Losses.....	
.....		Federal Income Tax.....	
.....		State Privilege Tax.....	1,038.64
.....		Transferred to Reserves.....	49,364.59
.....		Balance Undivided Profits.....	12,219.97
Total.....	\$ 1,109,054.87	Total.....	\$ 1,109,054.87
Number of members.....	6,460	Number of borrowers.....	1,322

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The POSTAL SAVINGS and LOAN Association, TOPEKA Kansas.

Organized under the laws of Kansas, Aug. 17, 1925 Charter expires August 17, 1975
(Date) (Date)

President George M. Hersh Secretary James B. Lewis

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 12,136,725.05
2. Loans on Shares.....	3,490.35
3. FHA Title I and Other Improvement Loans.....	53,719.57
4. Real Estate Sold on Contract—Options.....	158,893.31
5. Real Estate Owned and in Judgment.....	234,049.37
6. Federal Home Loan Bank Stock.....	114,100.00
7. U. S. Government Obligations.....	374,200.00
8. State and Municipal Bonds.....	139,000.00
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	685,185.03
11. Accounts Receivable.....	
12. Office Building(s).....	311,978.76
13. Leasehold Improvements.....	948.92
14. Furniture and Fixtures.....	78,388.19
15. Deferred Charges.....	
16. Other Assets.....	103,231.16
17. Prepaid Insurance Premiums (FSLIC).....	2,711.22
Total Assets.....	\$ 14,396,620.93
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	12,962,809.92
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	262,178.19
11. Advances by Borrowers for Taxes and Insurance.....	160,405.85
12. Other Liabilities.....	23,031.44
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	10,440.00
14. Deferred Credits.....	39,558.78
15. General Reserve.....	324,576.21
16. Federal Insurance Reserve.....	421,485.74
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	192,134.80
21.....	
Total Liabilities.....	\$ 14,396,620.93

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 176,405.76	Dividends Paid and Credited....	\$ 281,211.69
Interest, Fines and Fees.....	419,607.65	Expenses, operating.....	85,545.50
Rents and Real Estate Sales.....	9,985.83	Expenses and Losses R. E.....	6,562.06
Other Earnings.....	2,655.90	Other Expenses and Losses.....	3,731.43
Dividend-FHLB Stock.....	1,996.75	Federal Income Tax.....	7,000.00
		State Privilege Tax.....	1,472.99
		Transferred to Reserves.....	32,993.42
		Balance Undivided Profits.....	192,134.80
Total.....	\$ 610,551.89	Total.....	\$ 610,651.89
Number of members.....	5,270	Number of borrowers.....	1,692

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 1965LIABILITIES

EARNINGS

DISTRIBUTION

Number of members 7

Number of borrowers 1

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The TOPEKA SAVINGS Association, TOPEKA Kansas
 Organized under the laws of Kansas, Feb. 4, 1923 Charter expires February 4, 1973
 (Date) (Date)
 President George W. Greenwood Secretary George W. Greenwood

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 24,627,441.74
2. Loans on Shares.....	31,748.50
3. FHA Title I and Other Improvement Loans.....	500,795.18
4. Real Estate Sold on Contract—Options.....	97,451.69
5. Real Estate Owned and in Judgment.....	32,433.50
6. Federal Home Loan Bank Stock.....	280,000.00
7. U. S. Government Obligations.....	1,559,972.50
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>F.N.M.A. Stock</u>	8,233.69
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	603,840.61
11. Accounts Receivable.....	12,364.83
12. Office Building(s).....	377,001.11
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	29,546.94
15. Deferred Charges.....	4,875.44
16. Other Assets.....	84,586.04
17. Prepaid Insurance Premiums (FSLIC).....	150,270.39
Total Assets.....	\$ 28,400,562.16

LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	19,014,049.09
3. Prepaid Shares.....	
4. Full Paid Shares.....	3,552,190.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	2,925,000.00
8. Borrowed Money.....	50,000.00
9. Accounts Payable.....	1,330.52
10. Loans in Process.....	916,719.59
11. Advances by Borrowers for Taxes and Insurance.....	181,517.33
12. Other Liabilities.....	9,034.53
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	236,250.00
14. Deferred Credits.....	85,013.62
15. General Reserve.....	120,659.26
16. Federal Insurance Reserve.....	1,162,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	19,277.62
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	127,520.60
21.	
Total Liabilities.....	\$ 28,400,562.16

EARNINGS	
Undivided Profits, last report....	\$ 128,020.59
Interest, Fines and Fees.....	1,472,997.20
Rents and Real Estate Sales.....	14,085.00
Other Earnings.....	16,181.34
Adjust 1964 Deprec. Accts.....	373.03
Total.....	\$ 1,631,657.16

DISTRIBUTION	
Dividends Paid and Credited....	\$ 954,545.49
Expenses, operating.....	405,964.81
Expenses and Losses R. E. Guarantee Stock Issue.....	11,250.00
Other Expenses and Losses.....	
Federal Income Tax.....	19,277.62
State Privilege Tax.....	4,102.41
Transferred to Reserves.....	108,996.23
Balance Undivided Profits.....	127,520.60
Total.....	\$ 1,631,657.16

Number of members 8,019

Number of borrowers 1,817

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SUMNER COUNTY BUILDING and LOAN Association, Wellington Kansas.

Organized under the laws of Kansas, March 4, 1901 Charter expires March 4, 2001
(Date) (Date)

President Frank T. Barlow Secretary F. M. Rogers

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 502,276.18
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	857.05
6. Federal Home Loan Bank Stock.....	7,700.00
7. U. S. Government Obligations.....	39,603.40
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	47,896.68
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	70.00
15. Deferred Charges.....	1,964.29
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 600,367.60

LIABILITIES	
1. Installment Shares.....	\$ 16,220.11
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	463,525.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	3,960.85
11. Advances by Borrowers for Taxes and Insurance.....	1,712.78
12. Other Liabilities.....	42.16
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	4,000.00
14. Deferred Credits.....	
15. General Reserve.....	15,000.00
16. Federal Insurance Reserve.....	25,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	70,906.70
21.....	
Total Liabilities.....	\$ 600,367.60

EARNINGS	
Undivided Profits, last report....	\$ 69,533.00
Interest, Fines and Fees.....	29,635.67
Rents and Real Estate Sales.....	
Other Earnings.....	103.09
.....	
.....	
.....	
Total.....	\$ 99,271.76

DISTRIBUTION	
Dividends Paid and Credited....	\$ 19,144.67
Expenses, operating.....	8,612.26
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	522.90
State Privilege Tax.....	85.23
Transferred to Reserves.....	
Balance Undivided Profits.....	70,906.70
Total.....	\$ 99,271.76

Number of members 266

Number of borrowers 131

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The AMERICAN SAVINGS Association, WICHITA Kansas.

Organized under the laws of Kansas, July 19, 1935 Charter expires July 19, 1985
(Date) (Date)

President David M. Christian Secretary Beryl L. Slifer

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 30,035,325.26
2. Loans on Shares.....	66,038.34
3. FHA Title I and Other Improvement Loans.....	39,305.14
4. Real Estate Sold on Contract—Options.....	241,816.19
5. Real Estate Owned and in Judgment.....	120,238.16
6. Federal Home Loan Bank Stock.....	285,000.00
7. U. S. Government Obligations.....	68,500.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	2,306,422.72
10. Cash on Hand and in Banks.....	19,478.87
11. Accounts Receivable.....	1,045,941.78
12. Office Building(s).....	785.53
13. Leasehold Improvements.....	101,592.85
14. Furniture and Fixtures.....	3,007.10
15. Deferred Charges.....	206,096.30
16. Other Assets.....	347,050.51
17. Prepaid Insurance Premiums (FSLIC).....	\$ 34,886,598.75
Total Assets.....	

LIABILITIES	
1. Installment Shares.....	\$ 24,004,984.74
2. Optional Shares.....	
3. Prepaid Shares.....	4,885,480.08
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	2,880,000.00
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	57,528.48
9. Accounts Payable.....	488,292.60
10. Loans in Process.....	158,391.10
11. Advances by Borrowers for Taxes and Insurance.....	37,955.04
12. Other Liabilities.....	250,000.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	67,808.73
14. Deferred Credits.....	1,592,500.00
15. General Reserve.....	
16. Federal Insurance Reserve.....	45,000.00
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	18,657.98
21. Paid-in Surplus.....	400,000.00
Total Liabilities.....	\$ 34,886,598.75

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 18,578.91	Dividends Paid and Credited....	\$ 1,160,298.64
Interest, Fines and Fees.....	2,000,367.38	Expenses, operating.....	372,429.34
Rents and Real Estate Sales.....	30,338.08	Expenses and Losses R. E.....	45,000.00
Other Earnings.....	20,608.04	Other Expenses and Losses.....	147,409.32
		Federal Income Tax.....	10,737.13
		State Privilege Tax.....	315,360.00
		Transferred to Reserves.....	18,657.98
		Balance Undivided Profits.....	
Total.....	\$ 2,069,892.41	Total.....	\$ 2,069,892.41

Number of members 10,230 Number of borrowers 2,722

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS Association, WICHITA Kansas.
 Organized under the laws of Kansas, Aug. 18, 1921 Charter expires August 18, 1971
 (Date) (Date)
 President Leo J. Johnson Secretary L. R. Chambers

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 1,368,795.78
2. Loans on Shares.....	8,943.00
3. FHA Title I and Other Improvement Loans.....	24,058.87
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	12,500.00
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	94,875.85
11. Accounts Receivable.....	
12. Office Building(s).....	509.27
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	18,475.38
15. Deferred Charges.....	2,289.19
16. Other Assets.....	232.50
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 1,530,679.84

LIABILITIES	
i. Installment Shares.....	\$ 1,095,755.43
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	118,660.00
8. Borrowed Money.....	
9. Accounts Payable.....	5,267.56
10. Loans in Process.....	10,496.83
11. Advances by Borrowers for Taxes and Insurance.....	796.52
12. Other Liabilities.....	238,000.00
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	3,247.14
14. Deferred Credits.....	6,569.22
15. General Reserve.....	
16. Federal Insurance Reserve.....	587.14
17. Other Reserves, <u>Statutory Expense Fund</u>	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	51,300.00
21. Surplus.....	
Total Liabilities.....	\$ 1,530,679.84

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$	Dividends Paid and Credited....	\$ 39,494.79
Interest, Fines and Fees.....	73,143.57	Expenses, operating.....	32,677.38
Rents and Real Estate Sales.....	825.00	Expenses and Losses R. E.....	16,112.73
Other Earnings.....	125.29	Other Expenses and Losses.....	
F.H.L.B. Dividends.....	406.25	Federal Income Tax.....	
S.E.F.....	16,112.73	State Privilege Tax.....	
		Transferred to Reserves.....	2,327.94
		Balance Undivided Profits.....	
Total.....	\$ 90,612.84	Total.....	\$ 90,612.84

Number of members 2,794

Number of borrowers 318

As Required by Section 17-5609 G. S. 1949 Kansas

The PARKLANE SAVINGS and LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, Feb. 18, 1956 Charter expires February 17, 2006
(Date) (Date)

President Oliver H. Hughes Secretary _____Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 11,086,913.26
2. Loans on Shares.....	113,665.48
3. FHA Title I and Other Improvement Loans.....	119,152.37
4. Real Estate Sold on Contract—Options.....	124,634.97
5. Real Estate Owned and in Judgment.....	83,689.50
6. Federal Home Loan Bank Stock.....	100,000.00
7. U. S. Government Obligations.....	387,887.20
8. State and Municipal Bonds.....	
9. Other Securities: a.....	107,083.37
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	696,232.39
11. Accounts Receivable.....	15,744.70
12. Office Building(s).....	
13. Leasehold Improvements.....	2,277.64
14. Furniture and Fixtures.....	12,354.17
15. Deferred Charges.....	
16. Other Assets.....	4.00
17. Prepaid Insurance Premiums (FSLIC).....	82,865.98
Total Assets.....	\$ 12,932,505.03

LIABILITIES		
1. Installment Shares	Savings Shares	\$ 11,534,759.87
2. Optional Shares		
3. Prepaid Shares		
4. Full Paid Shares		485,900.00
5. Other Shares (Christmas, etc.)		
6. Shares Pledged on Mortgage Loans		
7. Advances from Federal Home Loan Bank		
8. Borrowed Money		
9. Accounts Payable		
10. Loans in Process		208,530.36
11. Advances by Borrowers for Taxes and Insurance		116,690.70
12. Other Liabilities		221.30
13. Permanent Stock Reserve Stock or Guarantee Stock		154,500.00
14. Deferred Credits		51,666.47
15. General Reserve		121,471.08
16. Federal Insurance Reserve		240,969.24
17. Other Reserves		2,741.01
18. Reserve for Federal Income Tax		5,800.00
19. Reserve for State Privilege Tax		2,600.00
20. Undivided Profits		6,655.00
21.		
Total Liabilities		\$ 12,932,505.03

EARNINGS	
Undivided Profits, last report....	\$ 37,940.82
Interest, Fines and Fees.	674,530.11
Rents and Real Estate Sales....	7,728.52
Other Earnings.	16,808.82
.....	
.....	
.....	
.....	
.....	
Total.....	\$ 737,008.27

Stock Dividend	DISTRIBUTION	
From Undivided Profits		31,500.00
Dividends Paid and Credited....	\$	460,745.54
Expenses, operating.....		<u>168,648.61</u>
Expenses and Losses R. E.....		
Other Expenses and Losses.....		<u>3,190.39</u>
Federal Income Tax.....		<u>5,698.77</u>
State Privilege Tax.....		<u>1,899.59</u>
Transferred to Reserves.....		<u>58,670.37</u>
Balance Undivided Profits.....		<u>6,655.00</u>
Total.....	\$	737,008.27

Number of members 7,591

Number of borrowers	1,081
---------------------	-------

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RESERVE SAVINGS and LOAN Association, WICHITA Kansas.
 Organized under the laws of Kansas, Jan. 20, 1926 Charter expires January 20, 1976
 (Date) (Date)
 President G. R. Monroe Secretary Arylan D. Siebert

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 1,279,922.30
2. Loans on Shares.....	16,092.03
3. FHA Title I and Other Improvement Loans.....	1,658.14
4. Real Estate Sold on Contract—Options.....	32,532.44
5. Real Estate Owned and in Judgment.....	201,355.24
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a. FNMA Shares.....	900.00
b. Shares in Other Associations.....	50,000.00
10. Cash on Hand and in Banks.....	160,202.12
11. Accounts Receivable.....	2,230.20
12. Office Building(s).....	
13. Leasehold Improvements.....	10,000.00
14. Furniture and Fixtures.....	20,243.44
15. Deferred Charges.....	1,554.82
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 1,776,690.73
LIABILITIES	
1. Installment Shares.....	\$ 1,519,070.64
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	50,000.00
9. Accounts Payable.....	520.28
10. Loans in Process.....	110,949.32
11. Advances by Borrowers for Taxes and Insurance.....	9,685.13
12. Other Liabilities.....	21,113.09
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	38,900.00
14. Deferred Credits.....	294.01
15. General Reserve.....	14,028.50
16. Federal Insurance Reserve.....	
17. Other Reserves.....	11,544.68
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	585.08
21. _____	
Total Liabilities.....	\$ 1,776,690.73

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 478.71	Dividends Paid and Credited....	\$ 60,937.68
Interest, Fines and Fees.....	90,148.89	Expenses, operating.....	31,746.18
Rents and Real Estate Sales.....	12,485.94	Expenses and Losses R. E.....	8,227.71
Other Earnings.....		Other Expenses and Losses.....	
Other Investments.....	1,595.96	Federal Income Tax.....	
_____		State Privilege Tax.....	
_____		Transferred to Reserves.....	3,212.85
_____		Balance Undivided Profits.....	585.08
Total.....	\$ 104,709.50	Total.....	\$ 104,709.50
Number of members.....	687	Number of borrowers.....	177

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNITED SAVINGS and LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, May 1, 1929 Charter expires May 1, 1979
(Date) (Date)

President Drew W. Noble Secretary Ray R. Moritz

Statement for year ending December 31, 19 65

ASSETS	
1. First Mortgage Loans.....	\$ 5,597,518.94
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	843.85
6. Federal Home Loan Bank Stock.....	90,000.00
7. U. S. Government Obligations.....	171,150.00
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	364,922.24
11. Accounts Receivable.....	
12. Office Building(s).....	9,993.00
13. Leasehold Improvements.....	2,230.39
14. Furniture and Fixtures.....	8,227.31
15. Deferred Charges.....	
16. Other Assets.....	169.75
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 6,245,055.48
LIABILITIES	
1. Installment Shares.....	\$ 4,176,095.78
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	821,225.00
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	450,000.00
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	94,324.70
11. Advances by Borrowers for Taxes and Insurance.....	264,474.77
12. Other Liabilities.....	19,757.96
13. Permanent Stock, Reserve Stock or Guarantee Stock	200,000.00
14. Deferred Credits.....	12,705.42
15. General Reserve.....	186,677.81
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	19,794.04
21.....	
Total Liabilities.....	\$ 6,245,055.48

EARNINGS

Undivided Profits, last report....	\$ 110,142.98
Interest, Fines and Fees.....	398,898.38
Rents and Real Estate Sales.....	
Other Earnings.....	
Total.....	\$ 509,041.36

DISTRIBUTION

Dividends Paid and Credited....	\$ 220,030.35
Expenses, operating.....	148,430.15
Expenses and Losses R. E.....	
Other Expenses and Losses.....	
Federal Income Tax.....	14,574.39
State Privilege Tax.....	173.95
Transferred to Reserves & Res. Stock.....	106,038.48
Balance Undivided Profits.....	19,794.04
Total.....	\$ 509,041.36

Number of members 2,036

Number of borrowers 712

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The WICHITA PERPETUAL BUILDING and LOAN Association, WICHITA Kansas,

Organized under the laws of Kansas, March 7, 1893 Charter expires May 9, 1991
(Date) (Date)

President Frank T. Priest Secretary Lewis Danner

Statement for year ending December 31, 1965

ASSETS	
1. First Mortgage Loans.....	\$ 8,087,943.91
2. Loans on Shares.....	109,336.75
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	76,500.00
7. U. S. Government Obligations.....	531,162.50
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	382,668.13
11. Accounts Receivable.....	
12. Office Building(s) and Annex.....	154,390.48
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	Charged Off
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	44,093.43
Total Assets.....	\$ 9,386,095.20

LIABILITIES	
1. Installment Shares.....	\$ 7,257.68
2. Optional Shares.....	679,027.40)
3. Prepaid Shares Savings Shares.....	4,264,759.68)
4. Full Paid Shares.....	3,206,110.00
5. Other Shares (Christmas, etc.).....	66.00
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	283,133.42
11. Advances by Borrowers for Taxes and Insurance.....	169,167.73
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Income Income.....	6,521.49
15. General Reserve.....	150,430.02
16. Federal Insurance Reserve.....	335,335.53
17. Other Reserves... Taxes and Equipment.....	21,600.26
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	6,200.00
20. Undivided Profits.....	256,485.99
21.	
Total Liabilities.....	\$ 9,386,095.20

EARNINGS		DISTRIBUTION	
Undivided Profits, last report....	\$ 236,038.48	Dividends Paid and Credited....	\$ 333,491.47
Interest, Fines and Fees.....	457,831.86	Expenses, operating.....	72,776.35
Rents and Real Estate Sales.....	8,570.26	Expenses and Losses R. E.....	9,468.00
Other Earnings.....	12,164.33	Other Expenses and Losses.....	6,500.09
Trans. from Reserve R.E.O.....		Federal Income Tax & State	6,200.00
to Undivided Profits.....	12,907.06	Annex Charged Down	2,189.60
		State Privilege Tax.....	
		Transferred to Reserves.....	40,400.49
		Balance Undivided Profits.....	256,485.99
Total.....	\$ 727,511.99	Total.....	\$ 727,511.99

Number of members 2,192

Number of borrowers 897

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Sixty-eighth Annual Report

**KANSAS
SAVINGS AND LOAN
ASSOCIATIONS**

December 31, 1966



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Topeka • Kansas**

TO THE GOVERNOR OF KANSAS

THE SIXTY-EIGHTH ANNUAL REPORT
OF
KANSAS SAVINGS AND LOAN
ASSOCIATIONS

AT THE CLOSE OF BUSINESS
DECEMBER 31, 1966

PUBLISHED BY THE
SAVINGS AND LOAN DEPARTMENT

State of Kansas

D. J. FAIR, *Commissioner*

SAVINGS AND LOAN BOARD

Chairman: BILL D. STRANGE,
Executive Vice President
Peoples Building & Loan Assn.
Marysville, Kansas

Vice-Chairman: LAWRENCE REED, *Secretary*
Golden Belt Savings &
Loan Assn.
Ellis, Kansas

Member: JAMES D. HOTCHKISS, *President*
Colonial Savings & Loan Assn.
Prairie Village, Kansas

Member: GEORGE W. GREENWOOD, *President*
Topeka Savings Association
Topeka, Kansas

Member: ROBERT N. ALLEN, *President*
Home Savings Association
Chanute, Kansas

STAFF

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IRWIN J. EPPERSON, *Examiner I*

KARL T. SWANSON, *Examiner II*
ELVIN W. MELCHER, *Examiner I*

M. BLANCHE CHILD, *Secretary*

STATE OF KANSAS



D. J. FAIR, Commissioner
M. Blanche Child, Secretary

Savings and Loan Department

Room 1152-W State Office Building
Telephone Central 5-0011—Extension 698

TOPEKA

March 15, 1967

The Honorable Robert W. Docking
Governor of Kansas
Topeka, Kansas 66612

Dear Governor Docking:

The Sixty-Eighth Annual Report of the financial condition of all Kansas Chartered Savings and Loan Associations is presented herewith.

The year ending December 31, 1966 was a year in which both the public and the savings associations experienced the problems of fluctuating rates paid on savings, of a decline in new housing starts, of increasing loan interest rates, and an economic condition commonly referred to as "tight money".

In spite of these problems the record clearly shows the continued confidence of Kansans in the savings and loan business. Total assets increased during the year in keeping with the increase experienced nation wide. The increase for all associations in Kansas did in fact, exceed the nation wide increase for all members of the Federal Home Loan Bank System.

The Commissioner wishes to acknowledge the substantial assistance rendered by the members of your Savings and Loan Board and by the loyal, hardworking staff, in the conduct of the affairs of this Department.

Respectfully submitted,

D. J. Fair
Commissioner

DJF:mbc

REPORT OF CONDITION AND OPERATIONS for all state-chartered savings and loan associations in Kansas for the calendar year 1966, and as of December 31, 1966.

FINANCIAL STATEMENT

ASSETS

First Mortgage Loans	\$590,480,918.
Loans on Share Accounts	2,383,840.
FHA Title I and Other Improvement Loans	2,165,294.
Real Estate Sold on Contract - Options	5,840,047.
Real Estate Owned and in Judgment	4,839,273.
Federal Home Loan Bank Stock	6,449,600.
U. S. Government Obligations	36,473,681.
State and Municipal Bonds	937,792.
Other Securities	1,271,493.
Shares in Other Associations	119,700.
Cash on Hand and in Banks	21,526,115.
Accounts Receivable	152,192.
Office Buildings	6,958,625.
Leasehold Improvements	129,376.
Furniture and Fixtures	1,267,759.
Deferred Charges	172,605.
Other Assets	614,465.
FSLIC Prepayment Premiums	5,762,027.
	<u>\$687,544,802.</u>

CAPITAL and LIABILITIES

Installment Shares	\$ 65,241,679.
Optional Shares	376,383,740.
Prepaid Shares	12,281,747.
Full Paid Shares	144,288,111.
Other Shares (Christmas, etc.)	10,458.
Shares Pledged on Mortgage Loans	372,741.
Advances from Federal Home Loan Bank	26,276,995.
Borrowed Money	2,405,000.
Accounts Payable	274,767.
Loans in Process	5,545,226.
Advances by Borrowers for Taxes and Insurance	4,212,670.
Other Liabilities	981,174.
Permanent Stock, Reserve Stock or Guarantee Stock	3,473,470.
Deferred Credits	525,424.
General Reserves	7,213,757.
Federal Insurance Reserve	26,406,217.
Other Reserves	2,761,585.
Reserves for Federal Income Tax	408,579.
Reserves for State Privilege Tax	25,183.
Undivided Profits	7,997,646.
Paid In Surplus	<u>460,633.</u>
	<u>\$687,544,802.</u>

December 31, 1966

INCOME AND PROFIT

Undivided Profits, December 31, 1965	\$ 5,833,668.
Interest, Fines, and Fees	37,448,686.
Rents and Real Estate Sales	286,465.
Other Earnings	305,880.
Paid in Surplus	<u>17,713.</u>
	<u>\$ 43,892,412.</u>

EXPENSE AND INCOME DISTRIBUTION

Dividends Paid and Credited	\$ 25,168,407.
Expenses, operating	7,387,163.
Expenses and Losses R. E.	29,025.
Other Expenses and Losses	1,440,576.
Federal Income Taxes	448,063.
State Privilege Taxes	126,294.
Transferred to Reserves	2,256,181.
Balance Undivided Profits	<u>7,036,703.</u>
	<u>\$ 43,892,412.</u>

Total Number of Members	186,548.
Total Number of Borrowers	57,501.

Operating Statement
SAVINGS and LOAN DEPARTMENT

Fiscal Year Ending
June 30, 1966

Fee Fund July 1, 1965		\$14,111.41
RECEIPTS:		
Examination Fees	\$70,308.33	
Filing Fees	2,515.00	
Approval Fees	<u>762.00</u>	\$73,585.33
Less allocation to General Fund		<u>14,717.07</u>
Net to Fee Fund		\$58,868.26
Conversion of Equipment Fund		\$ <u>287.50</u>
TOTAL		\$73,267.17

EXPENSES:			
Salaries:			
Commissioner	\$ 9,000.00		
Staff	29,160.60		
Board Members	220.00		
Payroll Taxes	<u>2,116.17</u>	\$40,496.77	
Operating Expenses:			
Postage	\$ 170.91		
Telephone	335.58		
Printing & Binding	422.60		
Duplicating	297.27		
Office Rent	2,370.00		
Repairing & Servicing automobiles	237.08		
Machine Maintenance	180.00		
Travel & Subsistence	9,266.47		
State Car Expense	1,447.37		
Advertising	3.36		
Dues and Registrations	100.00		
Surety Bonds and Auto Insurance	268.30		
Office Supplies	141.27		
Office Equipment	100.00		
State Car	1,700.00		
Transcript & Credit Report	<u>48.00</u>	\$17,088.21	\$57,584.98
Balance in Fee Fund June 30, 1966			\$15,682.19

KANSAS
State Chartered
SAVINGS AND LOAN ASSOCIATIONS

<u>Location</u>	<u>Name</u>
Anthony	*Anthony Building and Loan Association
Atchison	Home Loan and Savings Association
Belleville	Belleville Building and Loan Association
Beloit	Beloit Building and Loan Association
Chanute	Home Savings Association
Colby	Colby Savings and Loan Association
Concordia	Central Savings Association
Cottonwood Falls	*Citizens Building and Loan Association
Council Grove	Morris County Savings and Loan Association
Dodge City	*Ford County Building and Loan Association
Ellis	Golden Belt Savings and Loan Association
Emporia	Columbia Building and Loan Association
Emporia	*Mutual Building and Loan Association
Erie	Erie Savings and Loan Association
Fort Scott	Liberty Savings and Loan Association
Fredonia	*Home Building and Loan Association
Garden City	Security Savings and Loan Association
Garnett	Garnett Savings and Loan Association
Girard	Home Savings and Loan Association
Goodland	Goodland Savings and Loan Association
Great Bend	Prudential Building and Loan Association
Hays	Hays Building and Loan Association
Hiawatha	Hiawatha Savings and Loan Association
Hugoton	Southwestern Savings and Loan Association
Iola	Security Savings and Loan Association
Junction City	Citizens Savings and Loan Association
Kansas City	Anchor Savings Association
Kansas City	Argentine Savings and Loan Association
Kansas City	Fidelity Building and Loan Association
Kansas City	General Savings and Loan Association
Kansas City	Gibraltar Savings and Loan Association
Kansas City	*Kansas Savings and Loan Association
Kingman	Kingman Savings and Loan Association
Kinsley	Kinsley Savings and Loan Association
Larned	Larned Savings and Loan Association
Lawrence	Lawrence Building and Loan Association
Leavenworth	Citizens' Mutual Building and Loan Association
Leavenworth	Leavenworth Mutual Savings and Loan Association
Liberal	Liberal Savings and Loan Association
Lyons	Lyons Savings and Loan Association
McPherson	Pioneer Savings and Loan Association
Manhattan	Home Building and Loan Association
Manhattan	*Union Building, Loan and Savings Association
Marysville	Peoples Building and Loan Association
Medicine Lodge	Barber County Building and Loan Association
Neodesha	Neodesha Building and Loan Association
Newton	Railroad Building, Loan and Savings Association
Norton	Norton Savings and Loan Association
Oberlin	Reserve Building and Loan Association
Ottawa	Ottawa Savings and Loan Association
Overland Park	Overland Park Savings and Loan Association
Parsons	Peoples Building and Loan Association
Plainville	Rooks County Savings Association
Prairie Village	Colonial Savings and Loan Association
Pratt	Western Savings Association
Russell	Russell Savings Association
Salina	Homestead Building and Loan Association
Salina	Security Savings and Loan Association
Shawnee	Commerce Savings and Loan Association
Sterling	Peoples Savings and Loan Association
Topeka	American Savings Association of Topeka
Topeka	Postal Savings and Loan Association
Topeka	*State Savings and Loan Association
Topeka	Topeka Savings Association
Wellington	Sumner County Building and Loan Association
Wichita	American Savings Association of Wichita
Wichita	*Home Savings Association
Wichita	Parklane Savings and Loan Association
Wichita	*Reserve Savings and Loan Association
Wichita	*United Savings and Loan Association
Wichita	Wichita Perpetual Building and Loan Association

*Indicates associations not insured

As Required by Section 17-5609 G. S. 1949 Kansas

The ANTHONY BUILDING and LOAN Association, ANTHONY Kansas.

Organized under the laws of Kansas, April 9, 1909 Charter expires April 9, 2009
(Date) (Date)

President Clarence E. Hoopes Secretary Adelaide B. Mahler

Statement for year ending December 31, 1966

ASSETS		
1.	First Mortgage Loans.....	\$ 255,624
2.	Loans on Shares.....	1,783
3.	FHA Title I and Other Improvement Loans.....	
4.	Real Estate Sold on Contract—Options.....	
5.	Real Estate Owned and in Judgment.....	
6.	Federal Home Loan Bank Stock.....	
7.	U. S. Government Obligations.....	
8.	State and Municipal Bonds.....	
9.	Other Securities: a.....	
	b. Shares in Other Associations.....	16,490
10.	Cash on Hand and in Banks.....	
11.	Accounts Receivable.....	
12.	Office Building(s).....	
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	617
15.	Deferred Charges.....	
16.	Other Assets.....	
17.	Prepaid Insurance Premiums (FSLIC).....	
	Total Assets.....	\$ 274,514
LIABILITIES		
1.	Installment Shares.....	\$ 233,748
2.	Optional Shares.....	1,585
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	
5.	Other Shares (Christmas, etc.) (Ipso Facto).....	169
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	10,284
11.	Advances by Borrowers for Taxes and Insurance.....	646
12.	Other Liabilities.....	550
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	12,957
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	3,936
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	10,639
21.	Total Liabilities.....	\$ 274,514

Number of members 123 Number of borrowers 59

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME LOAN and SAVINGS Association, ATCHISON Kansas.

Organized under the laws of Kansas, 3-30-1896 Charter expires 3-30-1996
(Date) (Date)

President Gerald W. Foley Secretary Glenn M. Heider

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 3,420,819
2. Loans on Shares.....	11,698
3. FHA Title I and Other Improvement Loans.....	7,698
4. Real Estate Sold on Contract—Options.....	32,452
5. Real Estate Owned and in Judgment.....	32,099
6. Federal Home Loan Bank Stock.....	27,200
7. U. S. Government Obligations.....	180,211
8. State and Municipal Bonds.....	
9. Other Securities: a.....	10,000
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	184,808
11. Accounts Receivable.....	
12. Office Building(s).....	65,913
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	5,540
15. Deferred Charges.....	39,874
16. Other Assets.....	1,500
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 4,019,812
LIABILITIES	
1. Installment Shares.....	\$ 3,622,221
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	54,000
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	59,327
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	40,000
9. Accounts Payable.....	
10. Loans in Process.....	46,347
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	11,563
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	2,556
15. General Reserve.....	88,028
16. Federal Insurance Reserve.....	
17. Other Reserves.....	53,262
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	42,508
21.	
Total Liabilities.....	\$ 4,019,812

Number of members 1341 Number of borrowers 486

As Required by Section 17-5609 G. S. 1949 Kansas

President Fred Swoyer Secretary Wayne Hoffman

ASSETS

LIABILITIES

Number of members 1,525 Number of borrowers 424

As Required by Section 17-5609 G. S. 1949 Kansas

President G. C. Bassford Secretary Maxine Van Donge

ASSETS

ASSETS		
1. First Mortgage Loans.....	\$	7,599,289
2. Loans on Shares.....		133,545
3. FHA Title I and Other Improvement Loans.....		4,072
4. Real Estate Sold on Contract—Options.....		52,277
5. Real Estate Owned and in Judgment.....		56,829
6. Federal Home Loan Bank Stock.....		60,100
7. U. S. Government Obligations.....		697,560
8. State and Municipal Bonds.....		
9. Other Securities: a.....		25,000
b. Shares in Other Associations.....		
10. Cash on Hand and in Banks.....		201,475
11. Accounts Receivable.....		118
12. Office Building(s).....		28,100
13. Leasehold Improvements.....		
14. Furniture and Fixtures.....		6,858
15. Deferred Charges.....		
16. Other Assets.....		
17. Prepaid Insurance Premiums (FSLIC).....		77,628
Total Assets.....	\$	8,942,851

LIABILITIES

1.	Installment Shares.....	\$	
2.	Optional Shares.....		7,058,757
3.	Prepaid Shares.....		
4.	Full Paid Shares.....		1,174,775
5.	Other Shares (Christmas, etc.)..	Ipso Facto Cancel	121
6.	Shares Pledged on Mortgage Loans.....		
7.	Advances from Federal Home Loan Bank.....		
8.	Borrowed Money.....		
9.	Accounts Payable.....		
10.	Loans in Process.....		89,863
11.	Advances by Borrowers for Taxes and Insurance.....		57,672
12.	Other Liabilities.....		4,683
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....		84,000
14.	Deferred Credits.....		2,431
15.	General Reserve.....		124,530
16.	Federal Insurance Reserve.....		241,000
17.	Other Reserves.....		29,251
18.	Reserve for Federal Income Tax.....		9,200
19.	Reserve for State Privilege Tax.....		
20.	Undivided Profits.....		66,568
21.	<u>Total Liabilities.....</u>	\$	8,942,851

Number of members	2467	Number of borrowers	685
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ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS Association, CHANUTE Kansas.

Organized under the laws of Kansas, 3-31-1886 Charter expires 3-31-1986
(Date) Ass't. (Date)

President Robert N. Allen Secretary Gloria F. Goff

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 7,879,655
2. Loans on Shares.....	10,581
3. FHA Title I and Other Improvement Loans.....	2,293
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	48,847
6. Federal Home Loan Bank Stock.....	82,500
7. U. S. Government Obligations.....	297,461
8. State and Municipal Bonds.....	
9. Other Securities: a.....	11,419
b. Shares in Other Associations.....	10,000
10. Cash on Hand and in Banks.....	324,583
11. Accounts Receivable.....	
12. Office Building(s).....	195,955
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	31,859
15. Deferred Charges.....	
16. Other Assets.....	13,212
17. Prepaid Insurance Premiums (FSLIC).....	67,134
Total Assets.....	\$ 8,975,499
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	5,295,996
3. Prepaid Shares.....	2,302,334
4. Full Paid Shares.....	726,493
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	45,000
9. Accounts Payable.....	1,398
10. Loans in Process.....	49,401
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	2,468
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	438,953
17. Other Reserves.....	32,201
18. Reserve for Federal Income Tax.....	4,836
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	76,419
21.	
Total Liabilities.....	\$ 8,975,499

Number of members 3317 Number of borrowers 1141

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLBY SAVINGS and LOAN Association, COLBY Kansas.
 Organized under the laws of Kansas, 7-16-1923 Charter expires 7-16-1973
 (Date) (Date)
 President Jesse J. Evans Secretary R. F. Urbom

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 3,235,551
2. Loans on Shares.....	42,242
3. FHA Title I and Other Improvement Loans.....	4,914
4. Real Estate Sold on Contract—Options.....	27,800
5. Real Estate Owned and in Judgment.....	172,034
6. Federal Home Loan Bank Stock.....	1,169
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	56,302
11. Accounts Receivable.....	36,940
12. Office Building(s).....	11,546
13. Leasehold Improvements.....	636
14. Furniture and Fixtures.....	
15. Deferred Charges.....	40,350
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 3,629,484
LIABILITIES	
1. Installment Shares.....	\$ 2,346,638
2. Optional Shares.....	
3. Prepaid Shares.....	763,475
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	210,000
7. Advances from Federal Home Loan Bank.....	35,000
8. Borrowed Money.....	
9. Accounts Payable.....	36,773
10. Loans in Process.....	34,663
11. Advances by Borrowers for Taxes and Insurance.....	8,553
12. Other Liabilities.....	10,000
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	10,000
15. General Reserve.....	150,500
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	3,400
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	20,482
21.	
Total Liabilities.....	\$ 3,629,484

Number of members 1005 Number of borrowers 402

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CENTRAL SAVINGS Association, CONCORDIA Kansas.
 Organized under the laws of Kansas, 8-23-1889 Charter expires 8-23-1989
 (Date) (Date)
 President Troy E. Luellen Secretary Connie L. Hayden

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 5,293,674
2. Loans on Shares.....	21,489
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	195,665
6. Federal Home Loan Bank Stock.....	99,000
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	174,901
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	393,524
11. Accounts Receivable.....	43,400
12. Office Building(s).....	158,590
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	18,605
15. Deferred Charges.....	
16. Other Assets.....	29,243
17. Prepaid Insurance Premiums (FSLIC).....	77,953
Total Assets.....	\$ 6,506,044
LIABILITIES	
1. Installment Shares.....	\$ 5,777,485
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	319,225
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	4,996
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	9,641
13. Permanent Stock Reserve Stock or Guarantee Stock.....	59,000
14. Deferred Credits.....	
15. General Reserve.....	18,349
16. Federal Insurance Reserve.....	314,431
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	2,917
21.	
Total Liabilities.....	\$ 6,506,044

Number of members 2884 Number of borrowers 611

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS BUILDING AND LOAN Association, COTTONWOOD FALLS Kansas.

Organized under the laws of Kansas, 4-13-1895 Charter expires 4-13-1995
(Date) (Date)

President James Bell, Jr. Secretary W. Roy Mushrush

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 295,226
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	5,155
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	8,313
10. Cash on Hand and in Banks.....	
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 308,694
LIABILITIES	
1. Installment Shares.....	\$ 53,881
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	211,400
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	13,500
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	29,913
21. Total Liabilities.....	\$ 308,694

Number of members 68 Number of borrowers 109

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The MORRIS COUNTY SAVINGS and LOAN Association, COUNCIL GROVE Kansas.

Organized under the laws of Kansas, 10-16-1919 Charter expires 10-16-1969
(Date) (Date)

President John C. Higginbotham Secretary David Warner Harris

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 3,660,779
2. Loans on Shares.....	33,743
3. FHA Title I and Other Improvement Loans.....	63,564
4. Real Estate Sold on Contract—Options.....	8,268
5. Real Estate Owned and in Judgment.....	26,002
6. Federal Home Loan Bank Stock.....	38,400
7. U. S. Government Obligations.....	157,300
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	85,650
11. Accounts Receivable.....	
12. Office Building(s).....	86,072
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,809
15. Deferred Charges.....	
16. Other Assets.....	2,617
17. Prepaid Insurance Premiums (FSLIC).....	40,950
Total Assets.....	\$ 4,212,154
LIABILITIES	
1. Installment Shares.....	\$ 3,489,136
2. Optional Shares.....	
3. Prepaid Shares.....	26,499
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	419,500
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	38,948
11. Advances by Borrowers for Taxes and Insurance.....	13,405
12. Other Liabilities.....	4,229
13. Permanent Stock, Reserve Stock or Guarantee Stock	5,000
14. Deferred Credits.....	
15. General Reserve.....	6,000
16. Federal Insurance Reserve.....	182,674
17. Other Reserves.....	16,733
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	10,030
21.....	
Total Liabilities.....	\$ 4,212,154

Number of members 59

Number of borrowers 488

As Required by Section 17-5609 G. S. 1949 Kansas

The FORD COUNTY BUILDING and LOAN Association, DODGE CITY Kansas.

Organized under the laws of Kansas, 3-9-1909 Charter expires 3-9-2009
(Date) (Date)

President D. P. Young Secretary R. A. Pittman

Statement for year ending December 31, 1966

ASSETS		
1.	First Mortgage Loans	\$ 2,073,221
2.	Loans on Shares	29,585
3.	FHA Title I and Other Improvement Loans	
4.	Real Estate Sold on Contract—Options	13,443
5.	Real Estate Owned and in Judgment	
6.	Federal Home Loan Bank Stock	19,500
7.	U. S. Government Obligations	135,500
8.	State and Municipal Bonds	
9.	Other Securities: a.	
	b. Shares in Other Associations	
10.	Cash on Hand and in Banks	66,398
11.	Accounts Receivable	
12.	Office Building(s)	
13.	Leasehold Improvements	
14.	Furniture and Fixtures	174
15.	Deferred Charges	
16.	Other Assets	
17.	Prepaid Insurance Premiums (FSLIC)	
	Total Assets	\$ 2,337,820

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	956,493
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	1,111,200
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	44,455
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	149,167
16.	Federal Insurance Reserve.....	
17.	Other Reserves.....	
18.	Reserve for Federal Income Tax.....	
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	76,505
21.	Total Liabilities.....	\$ 2,337,820

Number of members 970

Number of borrowers 269

As Required by Section 17-5609 G. S. 1949 Kansas

President A. F. Lecuyer Secretary Lawrence Reed

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COLUMBIA BUILDING and LOAN Association, EMPORIA Kansas,
 Organized under the laws of Kansas, 4-19-1927 Charter expires 4-19-1977
 (Date) (Date)
 President Joe J. Morris Secretary Forrest E. Turvey

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 11,117,691
2. Loans on Shares.....	20,170
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	15,870
6. Federal Home Loan Bank Stock.....	91,800
7. U. S. Government Obligations.....	390,859
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000
10. Cash on Hand and in Banks.....	429,704
11. Accounts Receivable.....	
12. Office Building(s).....	97,436
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	17,293
15. Deferred Charges.....	
16. Other Assets.....	956
17. Prepaid Insurance Premiums (FSLIC).....	119,168
Total Assets.....	\$ 12,310,947
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	11,206,866
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	160,000
8. Borrowed Money.....	50,000
9. Accounts Payable.....	754
10. Loans in Process.....	162,615
11. Advances by Borrowers for Taxes and Insurance.....	1,170
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock	17,500
14. Deferred Credits.....	592
15. General Reserve.....	1,800
16. Federal Insurance Reserve.....	600,019
17. Other Reserves... <u>for Dividends</u>	6,615
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	12,654
20. Undivided Profits.....	90,362
21.....	
Total Liabilities.....	\$ 12,310,947

Number of members 3517 Number of borrowers 1435

As Required by Section 17-5609 G. S. 1949 Kansas

President H. L. Kendig Secretary Vesper M. Sheeley

ASSETS

LIABILITIES

Number of members 1593 Number of borrowers 592

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ERIE SAVINGS and LOAN Association, ERIE Kansas.
 Organized under the laws of Kansas, 3-5-1884 Charter expires 3-5-2002
 (Date) (Date)
 President Cleo I. Dalton Secretary Neva L. Erney

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 2,085,919
2. Loans on Shares.....	25,583
3. FHA Title I and Other Improvement Loans.....	10,988
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	5,719
6. Federal Home Loan Bank Stock.....	29,200
7. U. S. Government Obligations.....	86,838
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	78,419
11. Accounts Receivable.....	
12. Office Building(s).....	79,528
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	6,615
15. Deferred Charges.....	
16. Other Assets.....	1,530
17. Prepaid Insurance Premiums (FSLIC).....	20,165
Total Assets.....	\$ 2,430,504
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,132,006
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,114,514
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	12,500
8. Borrowed Money.....	
9. Accounts Payable.....	5,505
10. Loans in Process.....	2,849
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve for Dividends.....	731
16. Federal Insurance Reserve.....	131,161
17. Other Reserves.....	4,379
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	26,859
21.	
Total Liabilities.....	\$ 2,430,504

Number of members 1125 Number of borrowers 347

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERTY SAVINGS and LOAN Association, FORT SCOTT Kansas.

Organized under the laws of Kansas, 6-19-1919 Charter expires 6-19-1969
(Date) (Date)

President F. E. Myers Secretary H. R. Calhoun

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 7,951,123
2. Loans on Shares.....	7,025
3. FHA Title I and Other Improvement Loans.....	195,555
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	80,000
7. U. S. Government Obligations.....	321,428
8. State and Municipal Bonds.....	
9. Other Securities: a.....	20,001
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	545,618
11. Accounts Receivable.....	
12. Office Building(s).....	46,933
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	4,482
15. Deferred Charges.....	
16. Other Assets.....	7,126
17. Prepaid Insurance Premiums (FSLIC).....	71,950
Total Assets.....	\$ 9,251,241
LIABILITIES	
1. Installment Shares.....	\$ 12,149
2. Optional Shares.....	7,518,285
3. Prepaid Shares.....	
4. Full Paid Shares.....	807,825
5. Other Shares (Christmas, etc.) <u>Ipsa Facto</u>	55
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	1,043
10. Loans in Process.....	48,665
11. Advances by Borrowers for Taxes and Insurance.....	62,568
12. Other Liabilities.....	331
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	209,610
16. Federal Insurance Reserve.....	418,100
17. Other Reserves.....	41,942
18. Reserve for Federal Income Tax.....	14,600
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	116,068
21. Total Liabilities.....	\$ 9,251,241

Number of members 4361 Number of borrowers 1087

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME BUILDING and LOAN Association, FREDONIA Kansas.

Organized under the laws of Kansas, 11-4-1904 Charter expires 11-4-2004
(Date) (Date)

President Rex M. Bunch Secretary Audra Wakeland

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 402,417
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	8,563
10. Cash on Hand and in Banks.....	
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 410,980
LIABILITIES	
1. Installment Shares.....	\$ 93,049
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	267,200
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	3,894
11. Advances by Borrowers for Taxes and Insurance.....	738
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	20,807
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	25,292
21.....	
Total Liabilities.....	\$ 410,980

Number of members 111 Number of borrowers 88

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS and LOAN Association, GARDEN CITY Kansas.

Organized under the laws of Kansas, 4-9-1956 Charter expires 4-9-2006
(Date) (Date)

President W. W. Wells Secretary A. E. Rudd

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 7,636,876
2. Loans on Shares.....	149,102
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	62,600
7. U. S. Government Obligations.....	422,235
8. State and Municipal Bonds.....	
9. Other Securities: a.....	5,000
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	585,222
11. Accounts Receivable.....	
12. Office Building(s).....	77,657
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	4,634
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	96,752
Total Assets.....	\$ 9,040,078
LIABILITIES	
1. Installment Shares.....	\$ 8,327,065
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	157,596
11. Advances by Borrowers for Taxes and Insurance.....	37,045
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	100,000
14. Deferred Credits.....	
15. General Reserve.....	56,319
16. Federal Insurance Reserve.....	254,000
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	108,053
21.	
Total Liabilities.....	\$ 9,040,078

Number of members 2204 Number of borrowers 819

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GARNETT SAVINGS and LOAN Association, GARNETT Kansas.

Organized under the laws of Kansas, 3-20-1914 Charter expires 3-20-1994
(Date) (Date)

President Frank Renzenberger Secretary Ionna Solander

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 3,371,223
2. Loans on Shares.....	15,920
3. FHA Title I and Other Improvement Loans.....	993
4. Real Estate Sold on Contract—Options.....	36,323
5. Real Estate Owned and in Judgment.....	33,066
6. Federal Home Loan Bank Stock.....	45,000
7. U. S. Government Obligations.....	146,411
8. State and Municipal Bonds.....	
9. Other Securities: a.....	60,000
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	392,042
11. Accounts Receivable.....	2,398
12. Office Building(s).....	12,916
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	4,740
15. Deferred Charges.....	
16. Other Assets.....	4,157
17. Prepaid Insurance Premiums (FSLIC).....	21,247
Total Assets.....	\$ 4,146,436
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,390,393
3. Prepaid Shares.....	
4. Full Paid Shares.....	342,100
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	7,508
10. Loans in Process.....	93,243
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	6,710
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	259,200
17. Other Reserves.....	17,192
18. Reserve for Federal Income Tax.....	3,000
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	27,090
21. _____	
Total Liabilities.....	\$ 4,146,436

Number of members 1907 Number of borrowers 421

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME SAVINGS and LOAN Association, GIRARD Kansas.
 Organized under the laws of Kansas, 4-4-1884 Charter expires 4-4-1984
 (Date) (Date)
 President R. C. Beezley Secretary W. H. Seifert

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans	\$ 2,109,282
2. Loans on Shares	2,855
3. FHA Title I and Other Improvement Loans	36,578
4. Real Estate Sold on Contract—Options	11,757
5. Real Estate Owned and in Judgment	2,100
6. Federal Home Loan Bank Stock	22,100
7. U. S. Government Obligations	150,000
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	206,351
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	3,531
14. Furniture and Fixtures	3,425
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	24,460
Total Assets	\$ 2,572,439
LIABILITIES	
1. Installment Shares	\$
2. Optional Shares	2,439,575
3. Prepaid Shares	
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	5,619
11. Advances by Borrowers for Taxes and Insurance	1,707
12. Other Liabilities	237
13. Permanent Stock, Reserve Stock or Guarantee Stock	1,900
14. Deferred Credits	5,142
15. General Reserve	11,480
16. Federal Insurance Reserve	96,995
17. Other Reserves	
18. Reserve for Federal Income Tax	1,600
19. Reserve for State Privilege Tax	
20. Undivided Profits	8,184
21.	
Total Liabilities	\$ 2,572,439

Number of members 885

Number of borrowers 398

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GOODLAND SAVINGS and LOAN Association, GOODLAND Kansas.
 Organized under the laws of Kansas, 9-14-1924 Charter expires 9-14-1974
(Date) (Date)
 President Doris E. Soden Secretary Felix E. Younger

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 16,186,740
2. Loans on Shares.....	94,373
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	14,320
6. Federal Home Loan Bank Stock.....	166,700
7. U. S. Government Obligations.....	1,000,000
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	512,079
11. Accounts Receivable.....	
12. Office Building(s).....	176,000
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	62,000
15. Deferred Charges.....	
16. Other Assets.....	719
17. Prepaid Insurance Premiums (FSLIC).....	138,764
Total Assets.....	\$ 18,351,695
LIABILITIES	
1. Installment Shares.....	\$ 1,227
2. Optional Shares.....	12,447,802
3. Prepaid Shares.....	
4. Full Paid Shares.....	3,848,200
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	575,000
8. Borrowed Money.....	
9. Accounts Payable.....	12,826
10. Loans in Process.....	54,170
11. Advances by Borrowers for Taxes and Insurance.....	147,933
12. Other Liabilities.....	20,377
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	165,000
14. Deferred Credits.....	
15. General Reserve.....	57,741
16. Federal Insurance Reserve.....	880,239
17. Other Reserves.....	78,080
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	63,100
21. _____	
Total Liabilities.....	\$ 18,351,695

Number of members 5,186 Number of borrowers 1,736

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PRUDENTIAL SAVINGS Association, GREAT BEND Kansas.
 Organized under the laws of Kansas, 5-9-1909 Charter expires 5-9-2009
 (Date) (Date)
 President Clyde O. Burnside, Jr. Secretary C. L. Schumacher

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans	\$ 12,180,982
2. Loans on Shares	43,147
3. FHA Title I and Other Improvement Loans	72,126
4. Real Estate Sold on Contract—Options	190,703
5. Real Estate Owned and in Judgment	83,586
6. Federal Home Loan Bank Stock	105,800
7. U. S. Government Obligations	761,843
8. State and Municipal Bonds	
9. Other Securities: a.	13,518
b. Shares in Other Associations	
10. Cash on Hand and in Banks	201,554
11. Accounts Receivable	376
12. Office Building(s)	66,902
13. Leasehold Improvements	
14. Furniture and Fixtures	41,903
15. Deferred Charges	
16. Other Assets	14,176
17. Prepaid Insurance Premiums (FSLIC)	99,685
Total Assets	\$ 13,876,301
LIABILITIES	
1. Installment Shares, Savings	\$ 6,129,320
2. Optional Shares, Bonus Certificates	2,246,000
3. Prepaid Shares	
4. Full Paid Shares	3,729,200
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	750,000
8. Borrowed Money	
9. Accounts Payable	2,636
10. Loans in Process	109,976
11. Advances by Borrowers for Taxes and Insurance	43,381
12. Other Liabilities	29,152
13. Permanent Stock, Reserve Stock or Guarantee Stock	187,600
14. Deferred Credits	
15. General Reserve	78,935
16. Federal Insurance Reserve	351,965
17. Other Reserves	95,677
18. Reserve for Federal Income Tax	
19. Reserve for State Privilege Tax	5,777
20. Undivided Profits	116,682
21.	
Total Liabilities	\$ 13,876,301

Number of members 4036 Number of borrowers 1169

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HAYS BUILDING and LOAN Association, HAYS Kansas.

Organized under the laws of Kansas, 10-4-1919 Charter expires 10-4-1969
(Date) (Date)

President Cecil Calvert, Jr. Secretary Irma Torrey

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 14,367,645
2. Loans on Shares.....	24,565
3. FHA Title I and Other Improvement Loans.....	39,230
4. Real Estate Sold on Contract—Options.....	28,126
5. Real Estate Owned and in Judgment.....	52,193
6. Federal Home Loan Bank Stock.....	167,000
7. U. S. Government Obligations.....	1,106,540
8. State and Municipal Bonds.....	568,029
9. Other Securities: a.....	125
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	246,630
11. Accounts Receivable.....	6,356
12. Office Building(s).....	114,300
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	34,588
15. Deferred Charges.....	
16. Other Assets.....	252
17. Prepaid Insurance Premiums (FSLIC).....	87,007
Total Assets.....	\$ 16,842,586
LIABILITIES	
1. Installment Shares.....	\$ 32,107
2. Optional Shares.....	3,385,133
3. Prepaid Shares.....	3,532,539
4. Full Paid Shares.....	6,980,303
5. Other Shares (Christmas, etc.).....	546
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	1,100,000
8. Borrowed Money.....	
9. Accounts Payable.....	1,553
10. Loans in Process.....	23,453
11. Advances by Borrowers for Taxes and Insurance.....	205,216
12. Other Liabilities.....	13,465
13. Permanent Stock, Reserve Stock or Guarantee Stock	5,000
14. Deferred Credits.....	
15. General Reserve.....	328,478
16. Federal Insurance Reserve.....	833,157
17. Other Reserves.....	8,000
18. Reserve for Federal Income Tax.....	20,246
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	373,390
21. Total Liabilities.....	\$ 16,842,586

Number of members 6502 Number of borrowers 1733

As Required by Section 17-5609 G. S. 1949 Kansas

President H. A. Strahan Secretary Robert S. Moser

ASSETS

ASSETS		
1.	First Mortgage Loans.....	\$ 3,407,418
2.	Loans on Shares.....	16,056
3.	FHA Title I and Other Improvement Loans.....	17,370
4.	Real Estate Sold on Contract—Options.....	2,243
5.	Real Estate Owned and in Judgment.....	
6.	Federal Home Loan Bank Stock.....	40,000
7.	U. S. Government Obligations.....	200,312
8.	State and Municipal Bonds.....	
9.	Other Securities: a. _____	
	b. Shares in Other Associations.....	
10.	Cash on Hand and in Banks.....	100,379
11.	Accounts Receivable.....	
12.	Office Building(s).....	94,942
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	11,949
15.	Deferred Charges.....	
16.	Other Assets.....	850
17.	Prepaid Insurance Premiums (FSLIC).....	31,197
	Total Assets.....	\$ 3,922,716

LIABILITIES

1.	Installment Shares.....	\$	
2.	Optional Shares.....		3,210,529
3.	Prepaid Shares.....		
4.	Full Paid Shares.....		254,415
5.	Other Shares (Christmas, etc.).....		
6.	Shares Pledged on Mortgage Loans.....		100,000
7.	Advances from Federal Home Loan Bank.....		
8.	Borrowed Money.....		1,433
9.	Accounts Payable.....		14,729
10.	Loans in Process.....		2,453
11.	Advances by Borrowers for Taxes and Insurance.....		36,000
12.	Other Liabilities.....		
13.	Permanent Stock Reserve Stock or Guarantee Stock.....		
14.	Deferred Credits.....		80,000
15.	General Reserve.....		205,150
16.	Federal Insurance Reserve.....		3,800
17.	Other Reserves.....		
18.	Reserve for Federal Income Tax.....		
19.	Reserve for State Privilege Tax.....		14,207
20.	Undivided Profits.....		
21.	Total Liabilities.....	\$	3,922,716

Number of members 1121 Number of borrowers 487

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SOUTHWESTERN SAVINGS and LOAN Association, HUGOTON Kansas.

Organized under the laws of Kansas, 3-5-1962 Charter expires 3-5-2012
(Date) (Date)

President Paul A. Wolf Secretary William C. Bond

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans	\$ 2,692,256
2. Loans on Shares	11,098
3. FHA Title I and Other Improvement Loans	20,968
4. Real Estate Sold on Contract—Options	6,616
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	20,300
7. U. S. Government Obligations	188,712
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	103,040
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	
14. Furniture and Fixtures	3,439
15. Deferred Charges	
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	52,586
Total Assets	\$ 3,099,015
LIABILITIES	
1. Installment Shares	\$ 2,745,225
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	251
10. Loans in Process	105,252
11. Advances by Borrowers for Taxes and Insurance	7,863
12. Other Liabilities	
13. Permanent Stock , Reserve Stock or Guarantee Stock	100,000
14. Deferred Credits	3,725
15. General Reserve	13,966
16. Federal Insurance Reserve	54,513
17. Other Reserves	25,174
18. Reserve for Federal Income Tax	2,400
19. Reserve for State Privilege Tax	
20. Undivided Profits	40,646
21.	
Total Liabilities	\$ 3,099,015

Number of members 1069

Number of borrowers 284

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS and LOAN Association, IOLA Kansas.
 Organized under the laws of Kansas, 4-10-1924 Charter expires 4-10-1974
 (Date) (Date)
 President Wm. H. Achter Secretary D. L. Henderson

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 3,661,268
2. Loans on Shares.....	2,870
3. FHA Title I and Other Improvement Loans.....	6,006
4. Real Estate Sold on Contract—Options.....	52,055
5. Real Estate Owned and in Judgment.....	20,677
6. Federal Home Loan Bank Stock.....	42,000
7. U. S. Government Obligations.....	357,197
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	122,808
11. Accounts Receivable.....	
12. Office Building(s).....	49,052
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	6,437
15. Deferred Charges.....	
16. Other Assets.....	1,004
17. Prepaid Insurance Premiums (FSLIC).....	39,708
Total Assets.....	\$ 4,361,082
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,038,038
3. Prepaid Shares.....	
4. Full Paid Shares.....	30,700
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	566
10. Loans in Process.....	9,132
11. Advances by Borrowers for Taxes and Insurance.....	20,628
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock	18,000
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	207,677
17. Other Reserves.....	3,019
18. Reserve for Federal Income Tax.....	1,244
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	32,078
21.	
Total Liabilities.....	\$ 4,361,082

Number of members 2025 Number of borrowers 662

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS SAVINGS and LOAN Association, JUNCTION CITY Kansas.

Organized under the laws of Kansas, 12-8-1908 Charter expires 12-8-2008
 (Date) (Date)

President R. J. Fegan Secretary Burt E. Orr

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 6,717,813
2. Loans on Shares.....	45,342
3. FHA Title I and Other Improvement Loans.....	12,216
4. Real Estate Sold on Contract—Options.....	20,125
5. Real Estate Owned and in Judgment.....	61,803
6. Federal Home Loan Bank Stock.....	68,700
7. U. S. Government Obligations.....	457,014
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	618,757
11. Accounts Receivable.....	
12. Office Building(s).....	172,377
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	19,142
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	95,614
Total Assets.....	\$ 8,288,903
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	7,683,179
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	15,745
10. Loans in Process.....	49,875
11. Advances by Borrowers for Taxes and Insurance.....	84,409
12. Other Liabilities.....	128
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	5,000
14. Deferred Credits.....	
15. General Reserve.....	79,466
16. Federal Insurance Reserve.....	293,551
17. Other Reserves.....	43,772
18. Reserve for Federal Income Tax.....	3,399
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	30,379
21.....	
Total Liabilities.....	\$ 8,288,903

Number of members 4195 Number of borrowers 775

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ANCHOR SAVINGS Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, 9-8-1924 Charter expires 1-17-2000
(Date) (Date)

President Harry T. West Secretary O. Arthur Krebs

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 67,376,245
2. Loans on Shares.....	166,712
3. FHA Title I and Other Improvement Loans.....	24,829
4. Real Estate Sold on Contract—Options.....	2,838,220
5. Real Estate Owned and in Judgment.....	1,246,609
6. Federal Home Loan Bank Stock.....	650,000
7. U. S. Government Obligations.....	3,493,417
8. State and Municipal Bonds.....	
9. Other Securities: a.....	1
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	1,426,086
11. Accounts Receivable.....	1,878
12. Office Building(s).....	610,743
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	156,042
15. Deferred Charges.....	20,395
16. Other Assets.....	79,767
17. Prepaid Insurance Premiums (FSLIC).....	773,167
Total Assets.....	\$ 78,864,111
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	53,365,497
3. Prepaid Shares.....	
4. Full Paid Shares.....	15,974,430
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	2,900,000
8. Borrowed Money.....	500,000
9. Accounts Payable.....	10,803
10. Loans in Process.....	103,604
11. Advances by Borrowers for Taxes and Insurance.....	645,006
12. Other Liabilities.....	81,540
13. Permanent Stock; Reserve Stock or Guarantee Stock.....	260,000
14. Deferred Credits.....	172,201
15. General Reserve... Legal.....	208,178
16. Federal Insurance Reserve.....	3,351,649
17. Other Reserves.....	484,934
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	806,269
21. Total Liabilities.....	\$ 78,864,111

Number of members 30,358 Number of borrowers 5,998

As Required by Section 17-5609 G. S. 1949 Kansas

Statement for year ending December 31, 1966

Number of members 2,300

Number of borrowers 1,311

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The FIDELITY BUILDING and LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, 10-15-1901 Charter expires 10-15-2001
(Date) (Date)

President H. Barth Arends Secretary Harold A. Potts

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 5,741,173
2. Loans on Shares.....	43,029
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	21,356
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	65,200
7. U. S. Government Obligations.....	246,445
8. State and Municipal Bonds.....	47,198
9. Other Securities: a. <u>Prepayment to 2nd Reserve-FSLIC</u>	54,076
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	212,088
11. Accounts Receivable.....	243
12. Office Building(s).....	15,000
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1
15. Deferred Charges.....	
16. Other Assets.....	1
17. Prepaid Insurance Premiums (FSLIC).....	1,346
Total Assets.....	\$ 6,447,156
LIABILITIES	
1. Installment Shares.....	\$ 3,400,751
2. Optional Shares. <u>Savings Share Accounts</u>	
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,196,065
5. Other Shares (Christmas, etc.).. <u>Ipso Facto Cancellations</u>	4,559
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	331
10. Loans in Process.....	9,727
11. Advances by Borrowers for Taxes and Insurance.....	179,724
12. Other Liabilities.....	2,658
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	292,500
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	11,601
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	349,240
21. Total Liabilities.....	\$ 6,447,156

Number of members 1530 Number of borrowers 752

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GENERAL SAVINGS and LOAN Association, KANSAS CITY Kansas.
 Organized under the laws of Kansas, 10-21-1921 Charter expires 10-21-1971
(Date) (Date)
 President Guy E. Stanley, Jr. Secretary Una O. Singleton

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 5,958,176
2. Loans on Shares.....	29,694
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	132,613
5. Real Estate Owned and in Judgment.....	74,240
6. Federal Home Loan Bank Stock.....	82,000
7. U. S. Government Obligations.....	379,018
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	125,396
11. Accounts Receivable.....	4,118
12. Office Building(s).....	2,215
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	9,649
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	34,222
Total Assets.....	\$ 6,831,341
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,366,908
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,158,540
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	109,515
7. Advances from Federal Home Loan Bank.....	286,250
8. Borrowed Money.....	290,000
9. Accounts Payable.....	1,677
10. Loans in Process.....	41,743
11. Advances by Borrowers for Taxes and Insurance.....	87,049
12. Other Liabilities.....	4,679
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	25,000
14. Deferred Credits.....	
15. General Reserve.....	92,256
16. Federal Insurance Reserve.....	279,757
17. Other Reserves.....	79,438
18. Reserve for Federal Income Tax.....	3,004
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	5,525
21.	
Total Liabilities.....	\$ 6,831,341

Number of members 2466

Number of borrowers 910

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The GIBRALTAR SAVINGS and LOAN Association, KANSAS CITY Kansas.

Organized under the laws of Kansas, 8-16-1895 Charter expires 8-16-1995
(Date) (Date)

President I. W. Larson Secretary Donald J. Larson

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 10,844,174
2. Loans on Shares.....	75,734
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	30,795
5. Real Estate Owned and in Judgment.....	24,020
6. Federal Home Loan Bank Stock.....	147,000
7. U. S. Government Obligations.....	725,444
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	396,248
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,984
15. Deferred Charges.....	3,052
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	86,241
Total Assets.....	\$ 12,341,692
LIABILITIES	
1. Installment Shares.....	\$ 7,478,022
2. Optional Shares.....	
3. Prepaid Shares.....	3,271,075
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	264
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	122,500
8. Borrowed Money.....	
9. Accounts Payable.....	1,692
10. Loans in Process.....	5,593
11. Advances by Borrowers for Taxes and Insurance.....	58,019
12. Other Liabilities.....	37,202
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	367,168
16. Federal Insurance Reserve.....	440,000
17. Other Reserves.....	1,095
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	559,061
21. Total Liabilities.....	\$ 12,341,692

Number of members 3,195 Number of borrowers 1,457

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KINGMAN SAVINGS and LOAN Association, KINGMAN Kansas.

Organized under the laws of Kansas, 6-3-1909 Charter expires 6-3-2009
(Date) (Date)

President Marvin W. Wallace Secretary Darrel Berry

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 5,397,180
2. Loans on Shares.....	37,992
3. FHA Title I and Other Improvement Loans.....	35,193
4. Real Estate Sold on Contract—Options.....	2,354
5. Real Estate Owned and in Judgment.....	30,031
6. Federal Home Loan Bank Stock.....	60,000
7. U. S. Government Obligations.....	312,977
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	185,885
11. Accounts Receivable.....	
12. Office Building(s).....	32,462
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	13,778
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	51,723
Total Assets.....	\$ 6,159,575
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,624,998
3. Prepaid Shares.....	
4. Full Paid Shares.....	872,300
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	200,000
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	18,495
11. Advances by Borrowers for Taxes and Insurance.....	27,795
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	6,543
15. General Reserve.....	107,016
16. Federal Insurance Reserve.....	202,094
17. Other Reserves.....	10,655
18. Reserve for Federal Income Tax.....	3,240
19. Reserve for State Privilege Tax.....	1,282
20. Undivided Profits.....	85,157
21. Total Liabilities.....	\$ 6,159,575

Number of members 3551 Number of borrowers 501

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KINSLEY SAVINGS and LOAN Association, KINSLEY Kansas.
 Organized under the laws of Kansas, 4-1-1921 Charter expires 4-11-2001
 (Date) (Date)
 President Roy Hatfield Secretary M. E. Austin

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans	\$ 2,692,127
2. Loans on Shares	21,975
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	18,638
5. Real Estate Owned and in Judgment	4,140
6. Federal Home Loan Bank Stock	21,900
7. U. S. Government Obligations	127,467
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	177,437
11. Accounts Receivable	
12. Office Building(s)	26,982
13. Leasehold Improvements	
14. Furniture and Fixtures	6,013
15. Deferred Charges	1,119
16. Other Assets	
17. Prepaid Insurance Premiums (FSLIC)	27,033
Total Assets	\$ 3,124,831
LIABILITIES	
1. Installment Shares	\$ 2,030,853
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	778,750
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	500
10. Loans in Process	26,332
11. Advances by Borrowers for Taxes and Insurance	18,435
12. Other Liabilities	464
13. Permanent Stock, Reserve Stock or Guarantee Stock	
14. Deferred Credits	
15. General Reserve	56,610
16. Federal Insurance Reserve	145,508
17. Other Reserves	
18. Reserve for Federal Income Tax	2,488
19. Reserve for State Privilege Tax	498
20. Undivided Profits	64,393
21.	
Total Liabilities	\$ 3,124,831

Number of members 1030 Number of borrowers 520

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LARNED SAVINGS and LOAN Association, LARNED Kansas.
 Organized under the laws of Kansas, 7-23-1921 Charter expires 7-20-1971
(Date) (Date)
 President M. C. Scott Secretary M. C. Scott

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 2,556,992
2. Loans on Shares.....	29,600
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	4,411
6. Federal Home Loan Bank Stock.....	28,400
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	164,415
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	120,453
11. Accounts Receivable.....	8,774
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,778
15. Deferred Charges.....	
16. Other Assets.....	25,367
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,940,190
LIABILITIES	
1. Installment Shares.....	\$ 727,672
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,647,675
5. Other Shares (Christmas, etc.).....	111
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	340,000
8. Borrowed Money.....	
9. Accounts Payable.....	3,041
10. Loans in Process.....	2,220
11. Advances by Borrowers for Taxes and Insurance.....	11,285
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	25,000
14. Deferred Credits.....	2,187
15. General Reserve.....	52,022
16. Federal Insurance Reserve.....	108,673
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	20,304
21.	
Total Liabilities.....	\$ 2,940,190

Number of members 792 Number of borrowers 374

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LAWRENCE SAVINGS Association, LAWRENCE Kansas.
 Organized under the laws of Kansas, 12-19-1908 Charter expires 12-19-2008
(Date) (Date)
 President H. C. Brinkman Secretary M. D. Vaughn

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 4,584,973
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	44,000
7. U. S. Government Obligations.....	321,219
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	54,068
11. Accounts Receivable.....	
12. Office Building(s).....	25,247
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	3,449
15. Deferred Charges.....	
16. Other Assets.....	602
17. Prepaid Insurance Premiums (FSLIC).....	36,938
Total Assets.....	\$ 5,070,496
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,532,876
3. Prepaid Shares.....	
4. Full Paid Shares.....	8,500
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	180,000
8. Borrowed Money.....	
9. Accounts Payable.....	198
10. Loans in Process.....	22,834
11. Advances by Borrowers for Taxes and Insurance.....	10,790
12. Other Liabilities.....	184
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	2,340
15. General Reserve.....	
16. Federal Insurance Reserve.....	262,741
17. Other Reserves.....	1,429
18. Reserve for Federal Income Tax.....	2,500
19. Reserve for State Privilege Tax.....	1,300
20. Undivided Profits.....	44,804
21.	
Total Liabilities.....	\$ 5,070,496

Number of members 1458 Number of borrowers 522

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The CITIZENS MUTUAL BUILDING and LOAN Association, LEAVENWORTH Kansas.

Organized under the laws of Kansas, 3-4-1884 Charter expires 3-4-1984
(Date) (Date)

President G. W. Hoins Secretary Charles W. Timmons

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 10,215,502
2. Loans on Shares.....	37,063
3. FHA Title I and Other Improvement Loans.....	82,576
4. Real Estate Sold on Contract—Options.....	36,771
5. Real Estate Owned and in Judgment.....	14,063
6. Federal Home Loan Bank Stock.....	142,300
7. U. S. Government Obligations.....	837,297
8. State and Municipal Bonds.....	
9. Other Securities: a.....	1
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	342,267
11. Accounts Receivable.....	
12. Office Building(s).....	57,108
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	8,201
15. Deferred Charges.....	
16. Other Assets.....	201
17. Prepaid Insurance Premiums (FSLIC).....	61,938
Total Assets.....	\$ 11,835,297
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	4,690,323
3. Prepaid Shares.....	
4. Full Paid Shares.....	5,544,475
5. Other Shares (Christmas, etc.).....	601
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	234,880
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	382
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	18,842
15. General Reserve.....	388,254
16. Federal Insurance Reserve.....	545,350
17. Other Reserves.....	3,652
18. Reserve for Federal Income Tax.....	61,707
19. Reserve for State Privilege Tax.....	4,949
20. Undivided Profits.....	341,882
21.	
Total Liabilities.....	\$ 11,835,297

Number of members 3,825 Number of borrowers 1,714

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LEAVENWORTH MUTUAL SAVINGS and LOAN Association, LEAVENWORTH Kansas.

Organized under the laws of Kansas, 4-6-1888 Charter expires 4-6-1987
 Exec. Vice (Date) (Date)

President Donald E. Biggs Secretary Rose M. Hill

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 15,966,716
2. Loans on Shares.....	103,415
3. FHA Title I and Other Improvement Loans.....	212,304
4. Real Estate Sold on Contract—Options.....	201,212
5. Real Estate Owned and in Judgment.....	40,393
6. Federal Home Loan Bank Stock.....	200,000
7. U. S. Government Obligations.....	890,390
8. State and Municipal Bonds.....	
9. Other Securities: a.....	475,970
b. Shares in Other Associations.....	40,000
10. Cash on Hand and in Banks.....	27,146
11. Accounts Receivable.....	
12. Office Building(s).....	220,787
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	43,700
15. Deferred Charges.....	3,798
16. Other Assets.....	1,969
17. Prepaid Insurance Premiums (FSLIC).....	102,068
Total Assets.....	\$ 18,529,868
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	9,240,540
3. Prepaid Shares.....	
4. Full Paid Shares.....	7,147,350
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	4,714
10. Loans in Process.....	134,754
11. Advances by Borrowers for Taxes and Insurance.....	24,353
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	52,673
15. General Reserve.....	547,235
16. Federal Insurance Reserve.....	743,571
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	32,000
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	602,678
21.....	
Total Liabilities.....	\$ 18,529,868

Number of members 7,035

Number of borrowers 2,373

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LIBERAL SAVINGS and LOAN Association, LIBERAL Kansas.

Organized under the laws of Kansas, 11-30-1960 Charter expires 4-1-2009
(Date) (Date)

President James A. Blakemore, Jr. Secretary Pauline Renick

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans	\$ 5,359,695
2. Loans on Shares	41,027
3. FHA Title I and Other Improvement Loans	11,384
4. Real Estate Sold on Contract—Options	65,507
5. Real Estate Owned and in Judgment	26,246
6. Federal Home Loan Bank Stock	58,400
7. U. S. Government Obligations	344,828
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	99,483
11. Accounts Receivable	
12. Office Building(s) <u>site</u>	63,000
13. Leasehold Improvements	
14. Furniture and Fixtures	7,019
15. Deferred Charges	
16. Other Assets	350
17. Prepaid Insurance Premiums (FSLIC)	116,390
Total Assets	\$ 6,193,329
LIABILITIES	
1. Installment Shares	\$ 5,033,117
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	309,500
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	436,570
8. Borrowed Money	90,000
9. Accounts Payable	
10. Loans in Process	45,807
11. Advances by Borrowers for Taxes and Insurance	37,750
12. Other Liabilities	1,170
13. Permanent Stock, Reserve Stock or Guarantee Stock	100,000
14. Deferred Credits	2,331
15. General Reserve	
16. Federal Insurance Reserve	88,339
17. Other Reserves	
18. Reserve for Federal Income Tax	1,400
19. Reserve for State Privilege Tax	
20. Undivided Profits	47,345
21.	
Total Liabilities	\$ 6,193,329

Number of members 1,570 Number of borrowers 487

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The LYONS SAVINGS and LOAN Association, LYONS Kansas.

Organized under the laws of Kansas, 3-12-1913, Charter expires 5-12-2013
 Exec. Vice _____ (Date) Ass't _____ (Date)

President Donald D. Turner Secretary Ray R. Roeder

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans	\$ 5,860,552
2. Loans on Shares	30,253
3. FHA Title I and Other Improvement Loans	16,452
4. Real Estate Sold on Contract—Options	74,918
5. Real Estate Owned and in Judgment	12,211
6. Federal Home Loan Bank Stock	77,000
7. U. S. Government Obligations	348,813
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	120,033
11. Accounts Receivable	10,615
12. Office Building(s)	
13. Leasehold Improvements	2,408
14. Furniture and Fixtures	11,966
15. Deferred Charges	
16. Other Assets	20,971
17. Prepaid Insurance Premiums (FSLIC)	34,519
Total Assets	\$ 6,620,711
LIABILITIES	
1. Installment Shares	\$ 4,646,568
2. Optional Shares	
3. Prepaid Shares	
4. Full Paid Shares	1,235,925
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	30,000
8. Borrowed Money	
9. Accounts Payable	502
10. Loans in Process	128,172
11. Advances by Borrowers for Taxes and Insurance	31,935
12. Other Liabilities	22,309
13. Permanent Stock, Reserve Stock or Guarantee Stock	
14. Deferred Credits	
15. General Reserve	107,000
16. Federal Insurance Reserve	329,011
17. Other Reserves	85,728
18. Reserve for Federal Income Tax	2,821
19. Reserve for State Privilege Tax	
20. Undivided Profits	740
21.	
Total Liabilities	\$ 6,620,711

Number of members 2,325

Number of borrowers 827

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PIONEER SAVINGS and LOAN Association, McPHERSON Kansas.

Organized under the laws of Kansas, 9-29-1919 Charter expires 9-29-1969
(Date) (Date)

President John K. Bremyer Secretary Claude L. Barber

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans	\$ 10,078,157
2. Loans on Shares	129,525
3. FHA Title I and Other Improvement Loans	31,358
4. Real Estate Sold on Contract—Options	15,989
5. Real Estate Owned and in Judgment	
6. Federal Home Loan Bank Stock	100,000
7. U. S. Government Obligations	357,906
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	12,500
10. Cash on Hand and in Banks	787,368
11. Accounts Receivable	
12. Office Building(s)	24,240
13. Leasehold Improvements	
14. Furniture and Fixtures	6,044
15. Deferred Charges	
16. Other Assets	105,475
17. Prepaid Insurance Premiums (FSLIC)	11,648,562
Total Assets	\$ 11,648,562
LIABILITIES	
1. Installment Shares	\$ 8,158,635
2. Optional Shares	
3. Prepaid Shares	2,347,950
4. Full Paid Shares	
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	
8. Borrowed Money	
9. Accounts Payable	
10. Loans in Process	133,477
11. Advances by Borrowers for Taxes and Insurance	133,250
12. Other Liabilities	8,330
13. Permanent Stock, Reserve Stock or Guarantee Stock	106,550
14. Deferred Credits	
15. General Reserve	
16. Federal Insurance Reserve	633,858
17. Other Reserves	2,101
18. Reserve for Federal Income Tax	14,429
19. Reserve for State Privilege Tax	4,000
20. Undivided Profits	105,982
21.	
Total Liabilities	\$ 11,648,562

Number of members 4,583 Number of borrowers 1,251

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOME BUILDING and LOAN Association, MANHATTAN Kansas.
 Organized under the laws of Kansas, 8-18-1906 Charter expires 8-23-1981
 (Date) (Date)
 President Maurice L. Hill Secretary Robert N. Haines

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 6,237,049
2. Loans on Shares.....	38,850
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	21,222
5. Real Estate Owned and in Judgment.....	16,472
6. Federal Home Loan Bank Stock.....	53,300
7. U. S. Government Obligations.....	892,129
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	157,960
11. Accounts Receivable.....	
12. Office Building(s).....	83,087
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	500
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	62,541
Total Assets.....	\$ 7,563,110
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	6,017,837
3. Prepaid Shares.....	51,275
4. Full Paid Shares.....	841,300
5. Other Shares (Christmas, etc.).....	38
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	4,000
10. Loans in Process.....	110,690
11. Advances by Borrowers for Taxes and Insurance.....	27,740
12. Other Liabilities.....	127
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	244,720
16. Federal Insurance Reserve.....	133,850
17. Other Reserves.....	2,008
18. Reserve for Federal Income Tax.....	3,500
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	126,025
21.	
Total Liabilities.....	\$ 7,563,110

Number of members 1600 Number of borrowers 608

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNION BUILDING, LOAN and SAVINGS Association, MANHATTAN Kansas.
 Organized under the laws of Kansas, 4-15-1915 Charter expires 4-15-2015
(Date) Ass't. (Date)
 President Henry Otto Secretary Mazie Kolars

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 1,132,299
2. Loans on Shares.....	20,313
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	12,900
7. U. S. Government Obligations.....	235,820
8. State and Municipal Bonds.....	38,000
9. Other Securities: a. <u>Certificate of Deposit</u>	185,000
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	385,688
11. Accounts Receivable.....	
12. Office Building(s).....	2,558
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,012,578
LIABILITIES	
1. Installment Shares.....	\$ 87,738
2. Optional Shares.....	
3. Prepaid Shares.....	780,567
4. Full Paid Shares.....	751,406
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	2,326
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	150,000
9. Accounts Payable.....	
10. Loans in Process.....	5,538
11. Advances by Borrowers for Taxes and Insurance.....	689
12. Other Liabilities.....	217
13. Permanent Stock, Reserve Stock or Guarantee Stock	5,000
14. Deferred Credits.....	
15. General Reserve.....	78,890
16. Federal Insurance Reserve.....	
17. Other Reserves.....	80,907
18. Reserve for Federal Income Tax.....	2,655
19. Reserve for State Privilege Tax.....	500
20. Undivided Profits.....	72,145
21.	
Total Liabilities.....	\$ 2,012,578

Number of members 930

Number of borrowers 277

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING and LOAN Association, MARYSVILLE Kansas.

Organized under the laws of Kansas, 10-5-1921 Charter expires 10-5-1971
 (Date) Ass't. (Date)

President Dr. J. A. Beveridge Secretary Gladys Eddy

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 6,736,317
2. Loans on Shares.....	1,000
3. FHA Title I and Other Improvement Loans.....	16,046
4. Real Estate Sold on Contract—Options.....	11,504
5. Real Estate Owned and in Judgment.....	16,776
6. Federal Home Loan Bank Stock.....	66,700
7. U. S. Government Obligations.....	430,442
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000
10. Cash on Hand and in Banks.....	270,246
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	17,326
14. Furniture and Fixtures.....	4,886
15. Deferred Charges.....	
16. Other Assets.....	6,357
17. Prepaid Insurance Premiums (FSLIC).....	81,248
Total Assets.....	\$ 7,668,848
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,216,848
3. Prepaid Shares.....	
4. Full Paid Shares.....	3,383,923
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	600,000
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	72,306
11. Advances by Borrowers for Taxes and Insurance.....	16,267
12. Other Liabilities.....	6,117
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	10,000
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	290,666
17. Other Reserves.....	5,586
18. Reserve for Federal Income Tax.....	4,803
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	62,337
21.	
Total Liabilities.....	\$ 7,668,848

Number of members 2,671 Number of borrowers 758

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The BARBER COUNTY BUILDING and LOAN Association, MEDICINE LODGE Kansas.

Organized under the laws of Kansas, 11-28-1919 Charter expires 11-28-1969
(Date) (Date)

President C. C. Benefiel Secretary E. E. Lake

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 7,947,738
2. Loans on Shares.....	19,460
3. FHA Title I and Other Improvement Loans.....	83,026
4. Real Estate Sold on Contract—Options.....	59,254
5. Real Estate Owned and in Judgment.....	22,479
6. Federal Home Loan Bank Stock.....	107,500
7. U. S. Government Obligations.....	539,064
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	10,000
10. Cash on Hand and in Banks.....	466,663
11. Accounts Receivable.....	
12. Office Building(s).....	76,722
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	7,640
15. Deferred Charges.....	
16. Other Assets.....	2,224
17. Prepaid Insurance Premiums (FSLIC).....	42,127
Total Assets.....	\$ 9,383,898
LIABILITIES	
1. Installment Shares.....	\$ 7,141,193
2. Optional Shares.....	
3. Prepaid Shares.....	783,500
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	414,438
8. Borrowed Money.....	
9. Accounts Payable.....	2,688
10. Loans in Process.....	243,761
11. Advances by Borrowers for Taxes and Insurance.....	20,089
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock	120,000
14. Deferred Credits.....	
15. General Reserve.....	212,929
16. Federal Insurance Reserve.....	321,503
17. Other Reserves.....	15,336
18. Reserve for Federal Income Tax.....	10,800
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	97,662
21.	
Total Liabilities.....	\$ 9,383,898

Number of members 3,623 Number of borrowers 1,227

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The NEODESHA BUILDING and LOAN Association, NEODESHA Kansas,
 Organized under the laws of Kansas, 2-4-1887 Charter expires 2-4-1986
(Date) (Date)
 President P. W. Stephens Secretary B. H. Scudder

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 1,821,954
2. Loans on Shares.....	15,666
3. FHA Title I and Other Improvement Loans.....	18,716
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	18,989
6. Federal Home Loan Bank Stock.....	18,700
7. U. S. Government Obligations.....	84,491
8. State and Municipal Bonds.....	
9. Other Securities: a.....	18,200
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	108,070
11. Accounts Receivable.....	
12. Office Building(s).....	3,950
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	
16. Other Assets.....	10
17. Prepaid Insurance Premiums (FSLIC).....	11,093
Total Assets.....	\$ 2,119,839
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	1,576,167
3. Prepaid Shares.....	
4. Full Paid Shares.....	334,900
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	283
10. Loans in Process.....	8,086
11. Advances by Borrowers for Taxes and Insurance.....	18,118
12. Other Liabilities.....	4,964
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	48,529
16. Federal Insurance Reserve.....	118,861
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	9,931
21. Total Liabilities.....	\$ 2,119,839

Number of members 699 Number of borrowers 340

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RAILROAD BUILDING, LOAN and SAVINGS Association, NEWTON Kansas.

Organized under the laws of Kansas, 5-1-1896 Charter expires 5-1-1976
(Date) (Date)

President J. C. McNaghten Secretary Everett McCann

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 40,621,221
2. Loans on Shares.....	324,305
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	249,146
5. Real Estate Owned and in Judgment.....	160,401
6. Federal Home Loan Bank Stock.....	445,200
7. U. S. Government Obligations.....	5,336,276
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	2,109,292
11. Accounts Receivable.....	1,743
12. Office Building(s).....	394,330
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	32,665
15. Deferred Charges.....	9,930
16. Other Assets.....	768
17. Prepaid Insurance Premiums (FSLIC).....	326,112
Total Assets.....	\$ 50,011,389
LIABILITIES	
1. Installment Shares.....	\$ 1,140,078
2. Optional Shares.....	
3. Prepaid Shares.....	3,957,528
4. Full Paid Shares.....	39,530,525
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	15,335
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	18,466
10. Loans in Process.....	868,802
11. Advances by Borrowers for Taxes and Insurance.....	284,903
12. Other Liabilities.....	3,673
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	1,008,119
16. Federal Insurance Reserve.....	1,548,495
17. Other Reserves.. (Full Paid Dividend Payable 1-1-67).....	967,768
18. Reserve for Federal Income Tax.....	42,774
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	624,923
21.....	
Total Liabilities.....	\$ 50,011,389

Number of members 15,941 Number of borrowers 7,610

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The NORTON SAVINGS and LOAN Association, NORTON Kansas.
 Organized under the laws of Kansas, 5-20-1922 Charter expires 5-20-1972
 (Date) (Date)
 President R. D. Bower Secretary Marvin S. Steinert

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 3,124,567
2. Loans on Shares.....	6,137
3. FHA Title I and Other Improvement Loans.....	15,229
4. Real Estate Sold on Contract—Options.....	33,500
5. Real Estate Owned and in Judgment.....	14,000
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	266,431
11. Accounts Receivable.....	269
12. Office Building(s).....	86,112
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	5,861
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	33,168
Total Assets.....	\$ 3,585,274
LIABILITIES	
1. Installment Shares.....	\$ 1,064
2. Optional Shares.....	2,472,598
3. Prepaid Shares.....	
4. Full Paid Shares.....	682,725
5. Other Shares (Christnas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	170,000
8. Borrowed Money.....	
9. Accounts Payable.....	429
10. Loans in Process.....	59,664
11. Advances by Borrowers for Taxes and Insurance.....	9,551
12. Other Liabilities.....	1,570
13. Permanent Stock, Reserve Stock or Guarantee Stock	5,000
14. Deferred Credits.....	
15. General Reserve.....	
16. Federal Insurance Reserve.....	146,761
17. Other Reserves.....	8,165
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	27,747
21. Total Liabilities.....	\$ 3,585,274

Number of members 1414 Number of borrowers 351

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RESERVE BUILDING and LOAN Association, OBERLIN Kansas.
 Organized under the laws of Kansas, 6-9-1922 Charter expires 6-9-1972
 (Date) (Date)
 President Boyd Bainter Secretary Esther Carlson

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 2,995,294
2. Loans on Shares.....	40,461
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	13,270
5. Real Estate Owned and in Judgment.....	97,434
6. Federal Home Loan Bank Stock.....	24,600
7. U. S. Government Obligations.....	285,053
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FNMA Debentures</u>	228,245
b. Shares in Other Associations.....	10,000
10. Cash on Hand and in Banks.....	105,236
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	9,923
15. Deferred Charges.....	
16. Other Assets.....	4,500
17. Prepaid Insurance Premiums (FSLIC).....	38,434
Total Assets.....	\$ 3,852,450
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	3,461,679
3. Prepaid Shares.....	
4. Full Paid Shares.....	161,275
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	1,273
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	1,490
11. Advances by Borrowers for Taxes and Insurance.....	
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock	10,000
14. Deferred Credits.....	3,964
15. General Reserve.....	
16. Federal Insurance Reserve.....	131,600
17. Other Reserves.....	68,564
18. Reserve for Federal Income Tax.....	2,000
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	10,605
21.	
Total Liabilities.....	\$ 3,852,450

Number of members 1368

Number of borrowers 376

As Required by Section 17-5609 G. S. 1949 Kansas

President F. R. Bennett Secretary Chester A. Worl

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans	\$ 14,006,948
2. Loans on Shares	8,313
3. FHA Title I and Other Improvement Loans	109,290
4. Real Estate Sold on Contract—Options	8,104
5. Real Estate Owned and in Judgment	54,458
6. Federal Home Loan Bank Stock	107,000
7. U. S. Government Obligations	1,010,007
8. State and Municipal Bonds	
9. Other Securities: a.	
b. Shares in Other Associations	
10. Cash on Hand and in Banks	324,998
11. Accounts Receivable	
12. Office Building(s)	
13. Leasehold Improvements	10,442
14. Furniture and Fixtures	26,394
15. Deferred Charges	
16. Other Assets	1,270
17. Prepaid Insurance Premiums (FSLIC)	145,381
Total Assets	\$ 15,812,605

LIABILITIES		
1.	Installment Shares.....	\$ 37,302
2.	Optional Shares.....	14,274,380
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	13,600
5.	Other Shares (Christmas, etc.).....	
6.	Shares Pledged on Mortgage Loans.....	85,325
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	3,850
10.	Loans in Process.....	115,084
11.	Advances by Borrowers for Taxes and Insurance.....	
12.	Other Liabilities.....	46,355
13.	Permanent Stock, Reserve Stock or Guarantee Stock	25,000
14.	Deferred Credits.....	
15.	General Reserve.....	176,672
16.	Federal Insurance Reserve.....	562,609
17.	Other Reserves.....	5,962
18.	Reserve for Federal Income Tax.....	17,204
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	449,261
21.		
	Total Liabilities.....	\$ 15,812,605

Number of members 4,692 Number of borrowers 1,787

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The OVERLAND PARK SAVINGS and LOAN Association, OVERLAND PARK Kansas.

Organized under the laws of Kansas, 5-20-1925 Charter expires 5-20-1975
(Date) (Date)

President Harold B. Osborne Secretary Clyde Carter

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 6,697,906
2. Loans on Shares.....	32,124
3. FHA Title I and Other Improvement Loans.....	13,251
4. Real Estate Sold on Contract—Options.....	22,068
5. Real Estate Owned and in Judgment.....	31,525
6. Federal Home Loan Bank Stock.....	75,000
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	15,000
9. Other Securities: a.....	10,000
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	601,266
11. Accounts Receivable.....	
12. Office Building(s).....	138,426
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	17,667
15. Deferred Charges.....	
16. Other Assets.....	10,018
17. Prepaid Insurance Premiums (FSLIC).....	98,342
Total Assets.....	\$ 7,762,593
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	7,074,336
3. Prepaid Shares.....	
4. Full Paid Shares.....	194,350
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	51,980
11. Advances by Borrowers for Taxes and Insurance.....	1,317
12. Other Liabilities.....	8,940
13. Permanent Stock, Reserve Stock or Guarantee Stock	40,000
14. Deferred Credits.....	
15. General Reserve.....	95,316
16. Federal Insurance Reserve.....	245,000
17. Other Reserves... <u>for Dividends</u>	2,515
18. Reserve for Federal Income Tax.....	8,839
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	40,000
21.	
Total Liabilities.....	\$ 7,762,593

Number of members 3,262 Number of borrowers 590

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES BUILDING and LOAN Association, PARSONS Kansas.

Organized under the laws of Kansas, 11-2-1923 Charter expires 11-2-1973
(Date) Ass't. (Date)

President E. L. Huckle Secretary Elberta Woodward

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 12,637,797
2. Loans on Shares.....	5,900
3. FHA Title I and Other Improvement Loans.....	32,419
4. Real Estate Sold on Contract—Options.....	5,725
5. Real Estate Owned and in Judgment.....	2,984
6. Federal Home Loan Bank Stock.....	148,400
7. U. S. Government Obligations.....	899,541
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	5,000
10. Cash on Hand and in Banks.....	354,213
11. Accounts Receivable.....	347
12. Office Building(s).....	49,900
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	2,323
15. Deferred Charges.....	
16. Other Assets.....	40,821
17. Prepaid Insurance Premiums (FSLIC).....	84,339
Total Assets.....	\$ 14,259,709
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	11,453,600
3. Prepaid Shares.....	
4. Full Paid Shares.....	786,055
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	752,500
8. Borrowed Money.....	
9. Accounts Payable.....	10,256
10. Loans in Process.....	97,753
11. Advances by Borrowers for Taxes and Insurance.....	91,880
12. Other Liabilities.....	8,936
13. Permanent Stock, Reserve Stock or Guarantee Stock	9,600
14. Deferred Credits.....	
15. General Reserve.....	17,075
16. Federal Insurance Reserve.....	633,712
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	408,343
21.....	
Total Liabilities.....	\$ 14,269,709

Number of members 4,308 Number of borrowers 2,134

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The ROOKS COUNTY SAVINGS Association, PLAINVILLE Kansas.

Organized under the laws of Kansas, 12-1-1952 Charter expires 12-1-2002
(Date) (Date)

President R. A. Mosher Secretary Max M. Wilson

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 2,570,970
2. Loans on Shares.....	2,000
3. FHA Title I and Other Improvement Loans.....	4,556
4. Real Estate Sold on Contract—Options.....	5,604
5. Real Estate Owned and in Judgment.....	45,613
6. Federal Home Loan Bank Stock.....	27,000
7. U. S. Government Obligations.....	100,000
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	244,685
11. Accounts Receivable.....	95
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	1,109
15. Deferred Charges.....	
16. Other Assets.....	404
17. Prepaid Insurance Premiums (FSLIC).....	23,969
Total Assets.....	\$ 3,026,005
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,781,747
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	200
11. Advances by Borrowers for Taxes and Insurance.....	20,849
12. Other Liabilities.....	1,146
13. Permanent Stock, Reserve Stock or Guarantee Stock	10,000
14. Deferred Credits.....	
15. General Reserve.....	78,453
16. Federal Insurance Reserve.....	94,256
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	2,500
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	36,854
21.	
Total Liabilities.....	\$ 3,026,005

Number of members 1,215 Number of borrowers 353

As Required by Section 17-5609 G. S. 1949 Kansas

President James D. Hotchkiss Secretary William V. McLeese

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The WESTERN SAVINGS Association, PRATT Kansas.

Organized under the laws of Kansas, 1-14-1950 Charter expires 1-14-2000
(Date) (Date)

President Robert G. Lake Secretary Helen F. Lake

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 7,110,266
2. Loans on Shares.....	57,567
3. FHA Title I and Other Improvement Loans.....	64,377
4. Real Estate Sold on Contract—Options.....	35,067
5. Real Estate Owned and in Judgment.....	106,300
6. Federal Home Loan Bank Stock.....	354,663
7. U. S. Government Obligations.....	94,664
8. State and Municipal Bonds.....	1,000
9. Other Securities: a.....	
b. Shares in Other Associations.....	369,746
10. Cash on Hand and in Banks.....	169,899
11. Accounts Receivable.....	41,856
12. Office Building(s).....	
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	
15. Deferred Charges.....	54,712
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	\$ 8,460,117
Total Assets.....	
LIABILITIES	
1. Installment Shares.....	\$ 7,017,909
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	785,000
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	183,487
10. Loans in Process.....	79,426
11. Advances by Borrowers for Taxes and Insurance.....	4,031
12. Other Liabilities.....	7,500
13. Permanent Stock, Reserve Stock or Guarantee Stock	
14. Deferred Credits.....	9,170
15. General Reserve.....	304,000
16. Federal Insurance Reserve.....	18,824
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	50,770
20. Undivided Profits.....	
21. _____	
Total Liabilities.....	\$ 8,460,117

Number of members 3,837 Number of borrowers 625

As Required by Section 17-5609 G. S. 1949 Kansas

President Ben Rein Secretary Richard H. Reynolds

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The HOMESTEAD BUILDING and LOAN Association, SALINA Kansas.

Organized under the laws of Kansas, 11-12-1889 Charter expires 11-3-1989
(Date) (Date)

President Allen R. Dodge Secretary A. W. Dodge

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 12,321,222
2. Loans on Shares.....	5,700
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	43,272
5. Real Estate Owned and in Judgment.....	575,694
6. Federal Home Loan Bank Stock.....	175,600
7. U. S. Government Obligations.....	638,457
8. State and Municipal Bonds.....	
9. Other Securities: a.....	21,600
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	489,402
11. Accounts Receivable.....	
12. Office Building(s).....	25,198
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	28,656
15. Deferred Charges.....	1,549
16. Other Assets.....	30,519
17. Prepaid Insurance Premiums (FSLIC).....	114,686
Total Assets.....	\$ 14,471,555

LIABILITIES	
1. Installment Shares.....	\$ 11,692,687
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	1,355,525
5. Other Shares (Christmas, etc.).....	361
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	150,000
8. Borrowed Money.....	
9. Accounts Payable.....	3,057
10. Loans in Process.....	15,972
11. Advances by Borrowers for Taxes and Insurance.....	123,509
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	
15. General Reserve.....	275,210
16. Federal Insurance Reserve.....	717,574
17. Other Reserves.....	34,532
18. Reserve for Federal Income Tax.....	9,215
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	93,913
21.	
Total Liabilities.....	\$ 14,471,555

Number of members 4,410 Number of borrowers 1,214

As Required by Section 17-5609 G. S. 1949 Kansas

The SECURITY SAVINGS and LOAN Association, SALINA Kansas.

Organized under the laws of Kansas, 1-6-1899 Charter expires 1-6-1999
(Date) (Date)

President Wm. F. Grosser, Jr. Secretary Virginia D. Grosser

Statement for year ending December 31, 1966

ASSETS		
1. First Mortgage Loans	\$	7,656,139
2. Loans on Shares		41,585
3. FHA Title I and Other Improvement Loans		
4. Real Estate Sold on Contract—Options		2,432
5. Real Estate Owned and in Judgment		15,670
6. Federal Home Loan Bank Stock		90,000
7. U. S. Government Obligations		747,820
8. State and Municipal Bonds		
9. Other Securities: a.		
b. Shares in Other Associations		
10. Cash on Hand and in Banks		300,651
11. Accounts Receivable		3,140
12. Office Building(s)		71,913
13. Leasehold Improvements		
14. Furniture and Fixtures		20,248
15. Deferred Charges		717
16. Other Assets		3,150
17. Prepaid Insurance Premiums (FSLIC)		69,452
Total Assets	\$	9,022,917

LIABILITIES		
1.	Installment Shares.....	\$
2.	Optional Shares.....	6,287,317
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	1,869,382
5.	Other Shares (Christmas, etc.).....	249
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	780
11.	Advances by Borrowers for Taxes and Insurance.....	46,879
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	
15.	General Reserve.....	150,000
16.	Federal Insurance Reserve.....	462,000
17.	Other Reserves.....	59,632
18.	Reserve for Federal Income Tax.....	8,212
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	138,466
21.	Total Liabilities.....	\$ 9,022,917

Number of members 3,159 Number of borrowers 924

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The COMMERCE SAVINGS and LOAN Association, SHAWNEE Kansas.

Organized under the laws of Kansas, 2-26-1919 Charter expires 2-26-1969
(Date) (Date)

President S. E. Callahan, Jr. Secretary M. Marie Heflin

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans	\$ 20,020,151
2. Loans on Shares	51,902
3. FHA Title I and Other Improvement Loans	
4. Real Estate Sold on Contract—Options	87,156
5. Real Estate Owned and in Judgment	353,838
6. Federal Home Loan Bank Stock	303,300
7. U. S. Government Obligations	1,146,448
8. State and Municipal Bonds	
9. Other Securities: a.	14,950
b. Shares in Other Associations	
10. Cash on Hand and in Banks	276,820
11. Accounts Receivable	
12. Office Building(s)	33,958
13. Leasehold Improvements	
14. Furniture and Fixtures	41,736
15. Deferred Charges	11,860
16. Other Assets	35,062
17. Prepaid Insurance Premiums (FSLIC)	299,103
Total Assets	\$ 22,676,284

LIABILITIES	
1. Installment Shares	\$ 17,582,136
2. Optional Shares	
3. Prepaid Shares	498,024
4. Full Paid Shares	576
5. Other Shares (Christmas, etc.)	
6. Shares Pledged on Mortgage Loans	
7. Advances from Federal Home Loan Bank	2,478,822
8. Borrowed Money	300,000
9. Accounts Payable	
10. Loans in Process	21,470
11. Advances by Borrowers for Taxes and Insurance	145,808
12. Other Liabilities	339,511
13. Permanent Stock; Reserve Stock or Guarantee Stock	183,000
14. Deferred Credits	53,678
15. General Reserve	6,298
16. Federal Insurance Reserve	995,916
17. Other Reserves	
18. Reserve for Federal Income Tax	14,469
19. Reserve for State Privilege Tax	
20. Undivided Profits	56,576
21.	
Total Liabilities	\$ 22,676,284

Number of members 6,534 Number of borrowers 2,078

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The KANSAS SAVINGS and LOAN Association, SHAWNEE MISSION Kansas.

Organized under the laws of Kansas, 9-1908 Charter expires 9-28-2008
(Date) (Date)

President Wilmer M. Holsinger Secretary Ronald D. Roberts

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 587,145
2. Loans on Shares.....	8,531
3. FHA Title I and Other Improvement Loans.....	8,024
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	6,100
7. U. S. Government Obligations.....	9,500
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	15,307
11. Accounts Receivable.....	
12. Office Building(s).....	
13. Leasehold Improvements.....	1,702
14. Furniture and Fixtures.....	14,821
15. Deferred Charges.....	
16. Other Assets.....	133
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 651,263
LIABILITIES	
1. Installment Shares.....	\$ 394,409
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	100,909
5. Other Shares (Christmas, etc): <u>Ipso Facto Cancellations</u>	620
6. Shares Pledged on Mortgage Loans.....	15,944
7. Advances from Federal Home Loan Bank.....	27,255
8. Borrowed Money.....	
9. Accounts Payable.....	1,750
10. Loans in Process.....	6,203
11. Advances by Borrowers for Taxes and Insurance.....	5,051
12. Other Liabilities.....	1,138
13. Permanent Stock; Reserve Stock or <u>Guarantee Stock</u>	26,500
14. Deferred Credits.....	
15. General Reserve.....	12,415
16. Federal Insurance Reserve.....	
17. Other Reserves.....	59,069
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	
21. <u>Total Liabilities.....</u>	<u>\$ 651,263</u>

Number of members 309 Number of borrowers 118

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PEOPLES SAVINGS and LOAN Association, STERLING Kansas.

Organized under the laws of Kansas, 3-11-1921 Charter expires 3-11-1971
(Date) (Date)

President R. C. Wyatt Secretary Roella A. Earle

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 7,835,932
2. Loans on Shares.....	1,035
3. FHA Title I and Other Improvement Loans.....	38,544
4. Real Estate Sold on Contract—Options.....	203,359
5. Real Estate Owned and in Judgment.....	63,215
6. Federal Home Loan Bank Stock.....	80,000
7. U. S. Government Obligations.....	398,205
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	123,777
11. Accounts Receivable.....	10,451
12. Office Building(s).....	168,269
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	44,125
15. Deferred Charges.....	
16. Other Assets.....	6,445
17. Prepaid Insurance Premiums (FSLIC).....	100,079
Total Assets.....	\$ 9,073,436
LIABILITIES	
1. Installment Shares Bonus Certificates	\$ 2,717,100
2. Optional Shares.....	4,174,862
3. Prepaid Shares.....	790
4. Full Paid Shares.....	640,860
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	950,000
8. Borrowed Money.....	90,000
9. Accounts Payable.....	14,939
10. Loans in Process.....	4,691
11. Advances by Borrowers for Taxes and Insurance.....	8,319
12. Other Liabilities.....	10,100
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	
14. Deferred Credits.....	22,714
15. General Reserve.....	
16. Federal Insurance Reserve.....	367,500
17. Other Reserves for Dividends Bonus	6,476
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	65,085
21.	
Total Liabilities.....	\$ 9,073,436

Number of members 2,926 Number of borrowers 828

As Required by Section 17-5609 G. S. 1949 Kansas

President Wylie R. Wisely Secretary Mary G. Neiswender

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The POSTAL SAVINGS and LOAN Association, TOPEKA Kansas.
 Organized under the laws of Kansas, 8-17-1925 Charter expires 8-17-1975
(Date) (Date)
 President George M. Hersh Secretary James B. Lewis

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 12,627,607
2. Loans on Shares.....	1,425
3. FHA Title I and Other Improvement Loans.....	42,490
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	266,877
6. Federal Home Loan Bank Stock.....	114,100
7. U. S. Government Obligations.....	1,360,283
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	624,305
11. Accounts Receivable.....	
12. Office Building(s).....	302,715
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	68,488
15. Deferred Charges.....	
16. Other Assets.....	23,842
17. Prepaid Insurance Premiums (FSLIC).....	135,880
Total Assets.....	\$ 15,568,012
LIABILITIES	
1. Installment Shares.....	\$ 14,181,394
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	115,958
11. Advances by Borrowers for Taxes and Insurance.....	160,202
12. Other Liabilities.....	72,353
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	10,440
14. Deferred Credits.....	
15. General Reserve.....	268,666
16. Federal Insurance Reserve.....	496,732
17. Other Reserves.....	37,912
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	224,355
21.	
Total Liabilities.....	\$ 15,568,012

Number of members 5,826 Number of borrowers 1,685

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The STATE SAVINGS and LOAN Association, TOPEKA Kansas.
Organized under the laws of Kansas, 3-10-1923 Charter expires 3-10-1973
(Date) (Date)
President John J. Kabboord Secretary Harold T. Beck

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ _____
2. Loans on Shares.....	_____
3. FHA Title I and Other Improvement Loans.....	_____
4. Real Estate Sold on Contract—Options.....	_____
5. Real Estate Owned and in Judgment.....	_____
6. Federal Home Loan Bank Stock.....	_____
7. U. S. Government Obligations.....	_____
8. State and Municipal Bonds.....	_____
9. Other Securities: a. _____	_____
b. Shares in Other Associations.....	_____
10. Cash on Hand and in Banks.....	_____
11. Accounts Receivable.....	_____
12. Office Building(s).....	_____
13. Leasehold Improvements.....	_____
14. Furniture and Fixtures.....	_____
15. Deferred Charges.....	_____
16. Other Assets.....	_____
17. Prepaid Insurance Premiums (FSLIC).....	_____
Total Assets.....	\$ _____
LIABILITIES	
1. Installment Shares.....	\$ _____
2. Optional Shares.....	_____
3. Prepaid Shares.....	_____
4. Full Paid Shares.....	_____
5. Other Shares (Christmas, etc.).....	_____
6. Shares Pledged on Mortgage Loans.....	_____
7. Advances from Federal Home Loan Bank.....	_____
8. Borrowed Money.....	_____
9. Accounts Payable.....	_____
10. Loans in Process.....	_____
11. Advances by Borrowers for Taxes and Insurance.....	_____
12. Other Liabilities.....	_____
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	_____
14. Deferred Credits.....	_____
15. General Reserve.....	_____
16. Federal Insurance Reserve.....	_____
17. Other Reserves.....	_____
18. Reserve for Federal Income Tax.....	_____
19. Reserve for State Privilege Tax.....	_____
20. Undivided Profits.....	_____
21. _____	_____
Total Liabilities.....	\$ _____

Number of members _____ Number of borrowers _____

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The TOPEKA SAVINGS Association, TOPEKA Kansas.

Organized under the laws of Kansas, 2-4-1923 Charter expires 2-4-1973
(Date) Treas. (Date)

President George W. Greenwood III Secretary Edwin J. Lange

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 24,455,611
2. Loans on Shares.....	13,009
3. FHA Title I and Other Improvement Loans.....	496,987
4. Real Estate Sold on Contract—Options.....	103,115
5. Real Estate Owned and in Judgment.....	69,896
6. Federal Home Loan Bank Stock.....	280,000
7. U. S. Government Obligations.....	2,049,832
8. State and Municipal Bonds.....	
9. Other Securities: a.....	8,234
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	368,866
11. Accounts Receivable.....	4,541
12. Office Building(s).....	366,948
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	26,318
15. Deferred Charges.....	
16. Other Assets.....	97,746
17. Prepaid Insurance Premiums (FSLIC).....	186,981
Total Assets.....	\$ 28,528,084
LIABILITIES	
1. Installment Shares.....	\$
2. Optional Shares.....	17,074,107
3. Prepaid Shares.....	64,714
4. Full Paid Shares.....	6,293,440
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	2,780,000
8. Borrowed Money.....	
9. Accounts Payable.....	2,105
10. Loans in Process.....	281,094
11. Advances by Borrowers for Taxes and Insurance.....	211,866
12. Other Liabilities.....	20,659
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	236,250
14. Deferred Credits.....	82,665
15. General Reserve.....	120,659
16. Federal Insurance Reserve.....	1,248,000
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	112,525
21.	
Total Liabilities.....	\$ 28,528,084

Number of members 8,121 Number of borrowers 1,834

As Required by Section 17-5609 G. S. 1949 Kansas

President Frank T. Barlow Secretary F. M. Rogers

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The AMERICAN SAVINGS Association, WICHITA Kansas.
 Organized under the laws of Kansas, 7-19-1935 Charter expires 7-19-1985
(Date) (Date)
 President David M. Christian Secretary Beryl L. Slifer

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 30,912,530
2. Loans on Shares.....	51,644
3. FHA Title I and Other Improvement Loans.....	59,009
4. Real Estate Sold on Contract—Options.....	296,444
5. Real Estate Owned and in Judgment.....	236,269
6. Federal Home Loan Bank Stock.....	375,000
7. U. S. Government Obligations.....	1,061,043
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	460,120
11. Accounts Receivable.....	41,289
12. Office Building(s).....	1,157,787
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	105,480
15. Deferred Charges.....	76,727
16. Other Assets.....	4,236
17. Prepaid Insurance Premiums (FSLIC).....	465,803
Total Assets.....	\$ 35,303,381
LIABILITIES	
1. Installment Shares.....	\$ 10,254,800
Bonus Shares.....	15,881,569
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	2,277,926
5. Other Shares (Christmas, etc.).....	754
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	3,900,000
8. Borrowed Money.....	
9. Accounts Payable.....	3,090
10. Loans in Process.....	250,121
11. Advances by Borrowers for Taxes and Insurance.....	192,586
12. Other Liabilities.....	28,947
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	250,000
14. Deferred Credits.....	70,027
15. General Reserve.....	
16. Federal Insurance Reserve.....	1,641,500
17. Other Reserves.....	85,700
18. Reserve for Federal Income Tax.....	27,110
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	39,251
21. Paid In Surplus.....	400,000
Total Liabilities.....	\$ 35,303,381

Number of members 11,724

Number of borrowers 2,765

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The PARKLANE SAVINGS and LOAN Association, WICHITA Kansas.
 Organized under the laws of Kansas, 2-18-1956 Charter expires 2-17-2006
(Date) Ass't.
 President Oliver H. Hughes Secretary June Cowley (Date)

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 12,216,849
2. Loans on Shares.....	12,560
3. FHA Title I and Other Improvement Loans.....	99,097
4. Real Estate Sold on Contract—Options.....	211,288
5. Real Estate Owned and in Judgment.....	76,383
6. Federal Home Loan Bank Stock.....	168,000
7. U. S. Government Obligations.....	485,244
8. State and Municipal Bonds.....	
9. Other Securities: a.....	107,083
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	305,370
11. Accounts Receivable.....	
12. Office Building(s).....	1,036
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	15,090
15. Deferred Charges.....	
16. Other Assets.....	34
17. Prepaid Insurance Premiums (FSLIC).....	174,024
Total Assets.....	\$ 13,872,058
LIABILITIES	
1. Installment Shares.....	\$ 10,746,780
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	315,400
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	2,025,500
8. Borrowed Money.....	
9. Accounts Payable.....	50,394
10. Loans in Process.....	57,158
11. Advances by Borrowers for Taxes and Insurance.....	113,726
12. Other Liabilities.....	292
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	154,500
14. Deferred Credits.....	
15. General Reserve.....	101,798
16. Federal Insurance Reserve.....	292,292
17. Other Reserves.....	2,281
18. Reserve for Federal Income Tax.....	1,600
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	10,337
21.	
Total Liabilities.....	\$ 13,872,058

Number of members 7,693

Number of borrowers 1,154

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The RESERVE SAVINGS Association, WICHITA Kansas.
 Organized under the laws of Kansas, 1-20-1926 Charter expires 1-20-1976
 (Date) (Date)
 President G. R. Monroe Secretary Rosemary Murray

Statement for year ending December 31, 1966

ASSETS	
1. First Mortgage Loans.....	\$ 1,624,898
2. Loans on Shares.....	23,026
3. FHA Title I and Other Improvement Loans.....	6,084
4. Real Estate Sold on Contract—Options.....	80,491
5. Real Estate Owned and in Judgment.....	179,605
6. Federal Home Loan Bank Stock.....	
7. U. S. Government Obligations.....	
8. State and Municipal Bonds.....	
9. Other Securities: a. <u>FNMA</u>	900
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	84,083
11. Accounts Receivable.....	1,201
12. Office Building(s).....	
13. Leasehold Improvements.....	9,000
14. Furniture and Fixtures.....	22,179
15. Deferred Charges.....	2,318
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 2,033,785
LIABILITIES	
1. Installment Shares.....	\$ 1,204,614
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	580,000
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	
8. Borrowed Money.....	80,000
9. Accounts Payable.....	333
10. Loans in Process.....	82,369
11. Advances by Borrowers for Taxes and Insurance.....	13,765
12. Other Liabilities.....	
13. Permanent Stock, Reserve Stock or Guarantee Stock.....	38,900
14. Deferred Credits.....	1,064
15. General Reserve.....	17,351
16. Federal Insurance Reserve.....	
17. Other Reserves.....	13,956
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	1,433
21. Total Liabilities.....	\$ 2,033,785

Number of members 773 Number of borrowers 221

ANNUAL REPORT

As Required by Section 17-5609 G. S. 1949 Kansas

The UNITED SAVINGS and LOAN Association, WICHITA Kansas.

Organized under the laws of Kansas, 5-1-1929 Charter expires 5-1-1979
(Date) (Date)

President Drew W. Noble Secretary Ray R. Moritz

Statement for year ending December 31, 19 66

ASSETS	
1. First Mortgage Loans.....	\$ 4,991,314
2. Loans on Shares.....	
3. FHA Title I and Other Improvement Loans.....	
4. Real Estate Sold on Contract—Options.....	
5. Real Estate Owned and in Judgment.....	
6. Federal Home Loan Bank Stock.....	90,000
7. U. S. Government Obligations.....	201,022
8. State and Municipal Bonds.....	
9. Other Securities: a.....	
b. Shares in Other Associations.....	
10. Cash on Hand and in Banks.....	200,640
11. Accounts Receivable.....	
12. Office Building(s).....	216,955
13. Leasehold Improvements.....	
14. Furniture and Fixtures.....	25,725
15. Deferred Charges.....	
16. Other Assets.....	
17. Prepaid Insurance Premiums (FSLIC).....	
Total Assets.....	\$ 5,725,656
LIABILITIES	
1. Installment Shares.....	\$ 3,808,118
2. Optional Shares.....	
3. Prepaid Shares.....	
4. Full Paid Shares.....	615,775
5. Other Shares (Christmas, etc.).....	
6. Shares Pledged on Mortgage Loans.....	
7. Advances from Federal Home Loan Bank.....	585,000
8. Borrowed Money.....	
9. Accounts Payable.....	
10. Loans in Process.....	12,978
11. Advances by Borrowers for Taxes and Insurance.....	263,678
12. Other Liabilities.....	8,979
13. Permanent Stock , Reserve Stock or Guarantee Stock	200,000
14. Deferred Credits.....	15,431
15. General Reserve.....	197,965
16. Federal Insurance Reserve.....	
17. Other Reserves.....	
18. Reserve for Federal Income Tax.....	
19. Reserve for State Privilege Tax.....	
20. Undivided Profits.....	17,732
21. 	
Total Liabilities.....	\$ 5,725,656

Number of members 2,212 Number of borrowers 664

As Required by Section 17-5609 G. S. 1949 Kansas

President Frank T. Priest Secretary Lewis Dannar

ASSETS

ASSETS		
1.	First Mortgage Loans.....	\$ 8,254,867
2.	Loans on Shares.....	73,857
3.	FHA Title I and Other Improvement Loans.....	
4.	Real Estate Sold on Contract—Options.....	
5.	Real Estate Owned and in Judgment.....	
6.	Federal Home Loan Bank Stock.....	76,500
7.	U. S. Government Obligations.....	531,163
8.	State and Municipal Bonds.....	
9.	Other Securities: a.....	
	b. Shares in Other Associations.....	
10.	Cash on Hand and in Banks.....	349,576
11.	Accounts Receivable.....	
12.	Office Building(s).....	155,140
13.	Leasehold Improvements.....	
14.	Furniture and Fixtures.....	
15.	Deferred Charges.....	
16.	Other Assets.....	
17.	Prepaid Insurance Premiums (FSLIC).....	47,440
	Total Assets.....	\$ 9,488,543

LIABILITIES

LIABILITIES		
1.	Installment Shares.....	\$ 2,136
2.	Optional Shares.....	4,906,948
3.	Prepaid Shares.....	
4.	Full Paid Shares.....	3,189,320
5.	Other Shares (Christmas, etc.).....	66
6.	Shares Pledged on Mortgage Loans.....	
7.	Advances from Federal Home Loan Bank.....	400,000
8.	Borrowed Money.....	
9.	Accounts Payable.....	
10.	Loans in Process.....	140,183
11.	Advances by Borrowers for Taxes and Insurance.....	46,063
12.	Other Liabilities.....	
13.	Permanent Stock, Reserve Stock or Guarantee Stock.....	
14.	Deferred Credits.....	4,318
15.	General Reserve.....	150,430
16.	Federal Insurance Reserve.....	365,404
17.	Other Reserves.....	904
18.	Reserve for Federal Income Tax.....	26,600
19.	Reserve for State Privilege Tax.....	
20.	Undivided Profits.....	256,171
21.	Total Liabilities.....	\$ 9,488,543

Number of members 2,094

Number of borrowers 897

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